



SETTLEMENT TEAM SPONSOR HANDBOOK

Private Sponsorship of LGBTQ+ Refugees

For MCC Toronto LGBTQ+ Refugee Programs, Settlement Teams, Constituent Groups, co-sponsors and volunteers

Version 1.0 | Updated June 18, 2026

Verified against current IRCC, RSTP, Ontario and From Borders to Belonging resources

A. About this handbook

This handbook explains how MCC Toronto Settlement Teams support privately sponsored LGBTQ+ refugees before arrival and throughout the sponsorship period. It brings together current federal program requirements, sponsor training resources and MCC Toronto practice expectations.

Important

This handbook is an educational and operational resource. It does not replace the Sponsorship Undertaking, the current Sponsorship Agreement, the MCC Toronto MOU, current IRCC instructions, RSTP training, case-specific direction from MCC Toronto or legal advice.

How to use it

- Read it before joining or leading a Settlement Team.
- Use it with the signed MOU, settlement plan, approved budget and case-specific instructions.
- Return to the timeline and checklists before arrival and during monthly team reviews.
- Check the official links at the end before each training cycle because policies, rates and forms can change.

Key terms

Term	Meaning in this handbook
Sponsorship Agreement Holder (SAH)	An incorporated organization that has an agreement with the Minister of Immigration, Refugees and Citizenship to sponsor refugees and oversee the groups working under its agreement.
Settlement Team	MCC Toronto's term for the people authorized to carry out day-to-day sponsorship work. Depending on the case, the legal parties named in IRCC documents may be a Constituent Group, co-sponsors, or both.
Constituent Group (CG)	A group authorized by a SAH to sponsor under the SAH's agreement.
Co-sponsor	A person or organization that signs the undertaking and shares the responsibilities set out in the undertaking, MOU, budget and settlement plan.
Sponsored person / newcomer	The person or family being sponsored. This handbook generally uses "newcomer" after arrival.
SOGIESC	Sexual orientation, gender identity, gender expression and sex characteristics.

Language note

IRCC commonly uses "LGBTQI+" for international refugee contexts and "2SLGBTQI+" for communities within Canada. MCC Toronto may use "LGBTQ+." All refer to diverse sexual orientations, gender identities and expressions, and sex characteristics.

Official references: [IRCC: SAH responsibilities](#) | [IRCC: LGBTQI+ refugees](#)



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1. How sponsorship works through MCC Toronto

MCC Toronto is the Sponsorship Agreement Holder. It reviews cases, authorizes teams, provides oversight, submits approved applications, monitors support and remains accountable for sponsorships submitted under its agreement.

Settlement Teams provide the practical, financial, social and settlement support described in the undertaking, MOU and settlement plan. The team works under MCC Toronto's direction and must report concerns early.

IRCC assesses eligibility and admissibility and makes every final immigration decision. MCC Toronto and the team do not control processing times, interviews, medical or security screening, exit permits, foreign-government decisions, flight availability or travel dates.

What sponsors promise

Sponsors promise to carry out their responsibilities carefully and for the full commitment period. They do not promise approval, a specific travel date, employment, perfect housing, a particular medical outcome or self-sufficiency by a fixed date.

Length of support

- Standard Private Sponsorship of Refugees cases normally require 12 months of settlement support and up to 12 months of financial support, unless the newcomer becomes self-supporting or IRCC approved a longer commitment before travel.
- Settlement support continues for the full sponsorship period even when financial support is reduced or paused because the newcomer is self-supporting.
- If self-sufficiency ends during the sponsorship period, required financial support must restart.
- Special programs, including the Rainbow Refugee Assistance Partnership, may divide financial support differently. Follow the case-specific budget and instructions.

Official references: [IRCC: Sponsor responsibilities](#) | [IRCC: Post-arrival requirements](#)



2. Roles and accountability

Role	Core responsibility
MCC Toronto / SAH	Approves teams and cases; provides training and direction; submits and tracks applications; oversees the settlement plan and budget; monitors support; communicates with IRCC when required; and provides a backup plan if a team cannot meet its commitments.
Settlement Team / CG	Completes required training; signs and follows the MOU; carries out assigned financial and settlement tasks; keeps records; attends check-ins; respects boundaries; and reports risks or changes immediately.
Co-sponsor, if applicable	Shares the responsibilities stated in the undertaking, MOU, budget and settlement plan. Responsibilities must be clear before submission and reviewed again before arrival.
Newcomer	Has privacy, autonomy, freedom of movement and the right to make informed choices and raise concerns. A newcomer does not owe sponsors repayment, labour, religious participation, publicity, membership, donations or personal access.
IRCC / visa office	Assesses the sponsorship and refugee application, decides eligibility and admissibility, issues requests and decisions, coordinates arrival information and conducts post-arrival assurance activities.
RSTP	Provides current training, webinars, e-learning, financial tools and sponsorship resources funded by IRCC.
Settlement service providers	Provide professional settlement services such as needs assessment, orientation, language referrals, employment services, community connections and short-term supports. Sponsors remain responsible for additional support as needed.

Accountability

When MCC Toronto works with a Constituent Group or co-sponsors, MCC Toronto remains responsible to IRCC for the sponsorship. The team must cooperate with monitoring, provide records and follow corrective direction.

Official references: [IRCC: SAH responsibilities](#) | [RSTP: Sponsorship responsibilities](#)

3. Training and team readiness

MCC Toronto decides which training is required for each role and case. Team members should not take responsibility for applications, finances, housing, health navigation, interpretation or post-arrival support until they have completed the training assigned to them.

Training plan

Topic	What it should cover
MCC Toronto orientation	SAH structure, team roles, MOU, conduct, privacy, escalation, records and case-specific procedures.
Private sponsorship foundations	Current RSTP introduction to the PSR program, sponsor eligibility, application process, settlement planning and post-arrival responsibilities.
Post-arrival and financial support	IRCC Post-arrival Requirements, current RAP rates, the RSTP Minimum Financial Support Calculator, in-kind rules and proof of support.
LGBTQ+ sponsorship practice	From Borders to Belonging modules on Foundations, Safe and Healthy Relationships, Settlement Considerations and Successful Integration.



Topic	What it should cover
Rights and boundaries	Newcomer rights, informed consent, confidentiality, media, housing, documents, conflicts of interest, power and safeguarding.
Role-specific preparation	Housing, finance, arrival, health, education, employment, interpretation, team leadership or record keeping, depending on the assigned role.
Pre-arrival refresher	Review the NAT, settlement timeline, emergency plan, current health coverage rules, budget and first-three-weeks checklist.

Readiness check before submission

- ☐ Roles, backup roles and decision-making process are documented.
- ☐ The team has enough trained people in or represented in the community of settlement.
- ☐ The settlement plan and realistic budget are complete.
- ☐ Required funds are ready under MCC Toronto procedures.
- ☐ Volunteers have completed screening required by MCC Toronto.
- ☐ Privacy, consent, communication and conflict-of-interest expectations are understood.
- ☐ The team can provide support for the full sponsorship period and has a contingency plan.

Use current training pages

Course dates and program details change. Use the live RSTP training page and the From Borders to Belonging resource library rather than relying on an old printed schedule.

Official references: [RSTP: E-training](#) | [From Borders to Belonging: Resources](#) | [RSTP: Settlement planning](#)

4. Core sponsor commitments

- 1. Provide required financial support.** Use current RAP-based guidance, the approved budget and case-specific rules. Financial support may change only under current IRCC rules and with MCC Toronto oversight.
- 2. Provide settlement support for the full period.** Employment or financial self-sufficiency does not end the duty to help with settlement and integration.
- 3. Use and update the settlement plan.** The plan must say who will do what, when, how and with what resources. Update it when needs or circumstances change.
- 4. Respect dignity, privacy, consent and autonomy.** Support informed choices. Do not pressure the newcomer to accept housing, work, health care, relationships, faith activities, media or community involvement.
- 5. Ask for nothing in return.** Do not request repayment, fees, gifts, donations, unpaid work, membership, religious participation, publicity, personal access or any other benefit.
- 6. Document and communicate.** Keep evidence of financial and settlement support, attend check-ins and answer MCC Toronto promptly.
- 7. Escalate early.** Report financial gaps, safety issues, team conflict, privacy concerns, missed IRCC requests, material case changes or any risk of breakdown before support is affected.

Guiding principle

Sponsorship is solidarity, not charity. The goal is safe settlement, informed choice, growing independence and lasting community connection.

Official references: [IRCC: Sponsor responsibilities](#) | [RSTP: Rights of privately sponsored refugees](#)

5. Settlement support timeline

The activities below follow IRCC's current post-arrival time periods. Case-specific needs may require a different order or more support. The team remains responsible for ensuring that essential needs are met.



Stage	Sponsor focus
Before submission	Complete training and screening; sign the current MOU; confirm roles and backups; prepare the settlement plan and budget; confirm funds; identify privacy, safety, interpretation and accessibility needs; and research local services.
While the application is processed	Maintain contact through approved channels; report changes in family composition, contact details, documents or risk; keep funds and team capacity ready; hold periodic team reviews; and avoid promises about approval or timing.
NAT / pre-arrival	IRCC generally sends a Notification of Arrival Transmission at least 10 business days before arrival, although notice can be shorter. Review the NAT; confirm airport reception, transport, safe housing, food, clothing, phone/internet, interpretation, health needs, emergency contacts, settlement services and first appointments.
Arrival and first 3 weeks	Meet the newcomer; provide transport and safe housing; supply essentials; explain emergency services and the support plan; update IRCC contact information for each person; open a bank account; apply for OHIP and SIN; confirm IFHP; apply for CCB/GST-HST credits where applicable; register children in school; connect to settlement and health services; and begin financial orientation.

Stage	Sponsor focus
Months 1-3	Review sponsor and newcomer rights and responsibilities; complete permanent housing arrangements if needed; confirm monthly support and bill payments; complete a settlement needs assessment; arrange language assessment, health and dental follow-up, community connection, education and employment referrals; explain tenancy, taxes, credit and workplace rights.
Months 4-6	Follow up on language, education, employment, health, counselling and community supports; update the settlement plan and budget; support any One-Year Window work; review contact information and documents; and address service gaps.
Months 7-9	Continue required support; identify unmet needs; arrange outstanding IFHP-covered care where appropriate; review housing, income, benefits, health, language and community networks; and begin a written transition plan.
Months 10-12	Confirm documents, benefits, tax filing, housing, health care, income and community supports; explain exactly when sponsor financial support ends; make final referrals; agree on post-sponsorship boundaries; and complete MCC Toronto's closing and record requirements.

Health coverage update - effective May 1, 2026

IFHP basic health benefits remain free. Beneficiaries pay \$4 for each eligible prescription fill or refill and 30% of the IFHP-covered cost for other eligible supplemental benefits. Check that providers are registered with IFHP and confirm current coverage before appointments. Ontario has no OHIP waiting period for eligible residents, but an application is still required.

Official references: [IRCC: Post-arrival requirements](#) | [IRCC: After approval and NAT](#) | [IFHP](#) | [Ontario: OHIP](#)

6. Financial support

Financial support must meet current IRCC and RAP-based requirements for the community of settlement. Do not copy old dollar amounts into a case budget. Use the current RSTP rate sheets and calculator, then add realistic housing and case-specific costs and a contingency amount.

2026 rate update

RAP rates changed on January 26, 2026. Always recalculate with the current RSTP tools when a case is submitted, when arrival is confirmed and whenever circumstances change.

Who pays

Case type	Financial arrangement
Standard PSR case	The sponsoring parties provide required start-up support and up to 12 months of monthly income support, unless the newcomer becomes self-supporting under current IRCC rules.
Rainbow Refugee Assistance Partnership (RRAP)	IRCC provides start-up support and the first 3 months of income support through RAP. The sponsoring group provides 9 months of income support at RAP rates and all settlement support for 12 months. The partnership is currently extended through 2029.
Other or special program	Follow the undertaking, approved budget and written case-specific direction. Do not assume the standard PSR or RRAP division applies.

What financial support includes

- One-time start-up support: essential household items, furniture, linens, food staples, regular and seasonal clothing, utility connection costs and applicable school or family allowances.
- Monthly support: basic needs, shelter and utilities, required deposits, transportation for adults, communication and applicable supplementary allowances.
- Start-up support must be provided between arrival and the end of Month 2, except items genuinely needed later, such as seasonal clothing, for which the team must show it is prepared.
- Monthly support must be provided on a regular schedule. The newcomer should know when it will arrive and should not have to ask for it.

How to provide and document support

- Use traceable methods such as e-transfer or cheque. If cash is unavoidable, document it with a signed receipt and supporting records.
- The newcomer has the right to manage their own money. Sponsors cannot control the newcomer's funds or require someone else to manage them.
- A portion of start-up and monthly support must be provided directly. In-kind deductions are allowed only under current limits and only for items the newcomer accepts.
- Donated items must be useful, safe and in good condition. Mattresses should be purchased new; opened food, personal undergarments, footwear and unwanted items cannot be counted as in-kind support.
- Keep receipts, transfer records, rent and utility records, valuation of accepted donations, support logs and written explanations for any calculation or change.

Income, assets and benefits

- Do not reduce support on your own. Any proposed change based on employment income, personal assets, shared housing or another source must be reviewed with MCC Toronto and calculated under current IRCC/RAP rules.
- Declarations of employment income or personal assets are voluntary and cannot be forced or coerced. Support cannot simply be withheld for non-reporting.
- Canada Child Benefit and other tax-free benefits generally cannot be treated as earned income or clawed back by sponsors, except where current IRCC rules use part of CCB in a housing-supplement calculation.
- If employment ends or income drops during the commitment period, required financial support must restart.
- Sponsors are not responsible for immigration-loan repayment or other personal debt unless they choose to help or co-sign. Any extra help cannot replace required sponsor support.

No money from the newcomer

Sponsors, co-sponsors and team members must not accept money from a sponsored person before or after arrival for

the application, housing, care, settlement support or sponsorship costs.

Official references: [IRCC: Financial requirements](#) | [RSTP: Current RAP rates](#) | [RSTP: Financial calculator](#) | [IRCC: LGBTQI+ and RRAP](#)

7. Rights, consent and sponsor boundaries

The sponsorship relationship includes a major power imbalance. Sponsors must use their role only to provide the support promised in the undertaking. Newcomers must be able to make choices, disagree, raise concerns and ask for help without losing support.

Topic	Required boundary
Money	Do not ask for prepayment, repayment, reimbursement, donations, gifts or control of the newcomer's money.
Documents and accounts	Do not keep or control passports, PR documents, health cards, bank cards, phones, passwords or accounts. Handle an item only for a specific task with informed consent and return it immediately.
Housing	Housing must be safe, suitable and voluntary. Shared housing with a sponsor or community member must not depend on chores, personal disclosure, social access, faith participation or any other benefit. A newcomer can choose to live independently.
Faith and community	Invitations are optional. Declining worship, church membership, volunteering or community events must never affect support.
Media and stories	Do not publish a name, image, location, immigration detail, family information or personal story without specific, informed permission. Explain where it will appear, who can see it and that consent can be withdrawn.
Decision-making	Offer options and reliable information. Do not pressure a newcomer to accept housing, employment, health care, relationships, education, public appearances or activities.
Personal relationships	Do not use the sponsorship role for romantic, sexual, financial, religious, political or other personal benefit. Report any conflict of interest or serious boundary concern to MCC Toronto immediately.
Complaints and help	A newcomer may raise concerns with the team, MCC Toronto or IRCC. Asking for help does not affect permanent resident status.

Consent is a process

Consent must be informed, specific and voluntary. Silence, gratitude, dependence or fear of losing support is not consent. Ask again when the purpose changes, and respect a decision to say no or withdraw consent.

Official references: [RSTP: Newcomer rights](#) | [IRCC: Post-arrival requirements](#) | [From Borders to Belonging](#)

8. LGBTQ+ and SOGIESC-sensitive support

LGBTQ+ newcomers may face continuing risks after arrival, including racism, xenophobia, homophobia, biphobia, transphobia, HIV stigma, family or community pressure, online exposure, housing and employment discrimination, isolation and barriers to affirming health care. Support must be safe, culturally relevant and chosen by the newcomer.

Practice expectations

- **Ask, do not assume.** Ask privately what name, pronouns, identity language, family terms and forms of address the newcomer wants used, and in which settings it is safe to use them.



- **Protect confidentiality.** Never disclose or confirm a person's sexual orientation, gender identity or expression, sex characteristics, HIV status, relationship, refugee history or location without permission and a clear need.
- **Do not pressure anyone to be “out.”** Pride events, LGBTQ+ spaces, faith communities, cultural groups, media and public storytelling must always be optional.
- **Use interpreters carefully.** Discuss confidentiality and safety before choosing an interpreter. Avoid relatives or community interpreters when disclosure could create risk. Use qualified interpreters for legal and health matters where available.
- **Offer affirming referrals.** Check whether housing, settlement, health, mental health, legal, employment and community services are genuinely LGBTQ+ and trans competent, accessible and safe.
- **Support agency and strengths.** Solve problems with the newcomer, not for them. Explain options, rights, resources and complaint routes, then respect their decisions.
- **Prepare for systems barriers.** Help the newcomer navigate name or gender-marker differences on documents, discrimination, credential recognition, tenancy, workplace rights and access to affirming care.
- **Build more than one support connection.** Help develop social networks that do not depend only on the sponsor team. Include choices across LGBTQ+, cultural, faith, language, neighbourhood and peer communities.

Trauma-informed support

Provide choice, predictability, privacy and clear explanations. Do not ask for details of persecution or trauma unless the information is needed for a specific task and the newcomer agrees to discuss it. Avoid treating distress as a character flaw or assuming one type of service will fit everyone.

Official references: [IRCC: LGBTQI+ refugees](#) | [From Borders to Belonging: LGBTQI+ sponsorship training](#) | [IRCC: Positive Spaces background](#)

9. Records, monitoring and communication

MCC Toronto must be able to show that financial and settlement support was provided. Good records also protect the newcomer, the team and the SAH when there is confusion, a complaint, a case review or a change in team membership.

Keep these records

- Signed MOU, undertaking, settlement plan, approved budget and role assignments.
- Training and volunteer-screening records required by MCC Toronto.
- Deposits, transfers, cheques, receipts, rent and utility records, and accepted in-kind valuations.
- A settlement support log showing major tasks, referrals, applications, appointments and follow-up.
- Monthly team check-in notes, budget reviews and updated action items.
- Written explanations and proof for any financial adjustment approved by MCC Toronto.
- Copies or receipts showing applications for key services, when appropriate and permitted.
- Records of important changes, concerns, decisions and communication with MCC Toronto or IRCC.

Protect information

- Store files only in MCC Toronto-approved systems and locations.
- Limit access to people who need the information for an assigned sponsorship task.
- Do not use personal social media, group chats or unapproved cloud storage for sensitive case information.
- Share the minimum information needed. Separate general team updates from confidential health, identity, relationship or legal information.
- Follow MCC Toronto rules for retention, transfer and secure destruction of records when a role or sponsorship ends.

Monthly monitoring questions

Area	Question for the monthly review
Basic needs	Are safe housing, food, clothing, transportation, communication and required allowances being provided?
Financial support	Was support delivered on time, at the correct amount and by a traceable method? Are records complete?

Area	Question for the monthly review
Settlement	Are referrals, applications and follow-up happening at the right stage? Are there unmet needs?
Autonomy and rights	Does the newcomer understand choices, manage their own money and documents, and feel able to say no or raise concerns?
Team capacity	Are roles covered? Is anyone overwhelmed, inactive or crossing boundaries? Is the contingency plan still realistic?
Changes and risk	Has anything changed in housing, income, family, health, location, documents, safety or immigration communication?

Official references: [IRCC: Monitoring and assurance](#) | [IRCC: SAH responsibilities](#) | [RSTP: Monitoring resources](#)

10. Changes, moves and escalation

Report concerns early. A team should never wait until housing, food, funds, safety or relationships have already broken down before contacting MCC Toronto.

Contact MCC Toronto immediately about

- Any gap or uncertainty involving funds, housing, food, transportation, health access or essential support.
- Safety, exploitation, abuse, harassment, discrimination, privacy, media exposure, document control, conflicts of interest or sponsor conduct.
- Marriage, separation, pregnancy, birth, death, a missing family member, a new dependant, a new identity document or a major change in risk or country of residence.
- A missed interview, medical, security or document request; a procedural fairness letter; a refusal; or uncertainty about who may communicate with IRCC.
- A change of address, phone, email, employment, income, household composition or support arrangement.
- Team conflict, volunteer departure, insufficient funds, missing records, burnout or any risk that the team cannot meet the undertaking.
- A move outside the community of settlement or a change of destination on arrival.

Self-destination and secondary migration

A newcomer has freedom of movement in Canada. A move does not automatically end the sponsorship. The team must notify MCC Toronto immediately and continue following MCC Toronto and IRCC direction.

- MCC Toronto and the sponsoring parties must make reasonable efforts to meet residency requirements in the new community, such as appointing representatives, finding replacement sponsorship partners or arranging a transfer.
- Required financial support must be recalculated for the new community and continue while the matter is being managed, unless IRCC directs otherwise.
- The newcomer must be connected to settlement services and practical support in the new community.
- Communication with IRCC continues until residency requirements are met or IRCC formally declares a sponsorship breakdown.

Sponsorship breakdown and default

Only IRCC can formally declare a sponsorship breakdown. A team or SAH must not stop support unilaterally. MCC Toronto will work with the team, newcomer and IRCC to resolve problems, arrange replacement support or follow the formal case-review process.

Emergency and legal issues

Call 911 for an immediate emergency. Give immigration or legal advice only if you are authorized and qualified to do so; otherwise connect the newcomer with an appropriate legal or settlement professional and notify MCC Toronto.

Official references: [IRCC: Secondary migration and breakdown](#) | [IRCC: When sponsors do not meet responsibilities](#)

11. Transition at the end of sponsorship

Transition planning begins well before the final month. The goal is not to cut off support suddenly. It is to make sure the newcomer understands what will change and has the information, income, services and relationships needed after the undertaking ends.

By Month 9, review

- Income, employment, education, language training and eligibility for income supports or benefits.
- Stable housing, tenant rights, utilities, transportation and a realistic post-sponsorship budget.
- OHIP, primary care, medication, dental care, mental health care and any ongoing referrals.
- SIN, PR card, health card, tax filing, CCB or GST/HST credits, and any One-Year Window matter.
- Community, peer, cultural, faith, LGBTQ+ and professional support networks chosen by the newcomer.
- Emergency contacts, complaint routes, legal resources and how to seek settlement help independently.
- What contact, if any, the newcomer and team want after sponsorship, with clear and respectful boundaries.

Closing the sponsorship

- Confirm the official end date and final payment with MCC Toronto.
- Explain the end of financial responsibility in advance and in a way the newcomer understands.
- Complete the transition plan, final support log, financial reconciliation and any MCC Toronto closing forms.
- Transfer or securely close files under MCC Toronto policy.
- Invite feedback from the newcomer and team without pressuring the newcomer to share a public story.

Official references: [IRCC: Months 7-12 and transition](#) | [IRCC: Free newcomer services](#)

12. Quick checklists

Pre-arrival checklist

- ☐ NAT reviewed and confidentially shared only with assigned people.
- ☐ Arrival transport and backup plan confirmed.
- ☐ Safe temporary or permanent housing ready.
- ☐ Food, linens, household items and appropriate clothing ready or funded.
- ☐ Phone/internet and communication plan ready.
- ☐ Interpreter and accessibility needs confirmed.
- ☐ IFHP-registered health providers and urgent-care options researched.
- ☐ First-week appointments, settlement referral and school needs planned.
- ☐ Budget updated using current RAP rates; first payments ready.
- ☐ Emergency contacts, privacy plan and team schedule confirmed.

Arrival and first 3 weeks checklist

- ☐ Meet the newcomer and provide transport to safe housing.
- ☐ Explain emergency services, home safety and how to contact the team.
- ☐ Confirm food, clothing, furniture, bedding, phone and internet.
- ☐ Update IRCC contact information for each person, when required.
- ☐ Open a bank account and explain the support schedule.
- ☐ Apply for OHIP and SIN; confirm IFHP documents and registered providers.
- ☐ Apply for CCB and GST/HST credits where applicable.
- ☐ Register school-aged children and arrange language assessment.
- ☐ Connect with an IRCC-funded settlement service provider.
- ☐ Identify primary health, dental and mental health options.
- ☐ Review privacy, consent, rights, roles and complaint routes.
- ☐ Record support and follow-up tasks in the settlement log.

Monthly team checklist

- ☐ Financial support was correct, on time and documented.
- ☐ Housing, food, transport, communication and other essentials are adequate.
- ☐ Settlement plan tasks and referrals are progressing.



- ☐ The newcomer has choices, manages their own money and documents, and can raise concerns.
- ☐ Changes in income, family, health, location or documents were reported.
- ☐ Team capacity, boundaries and backup plans were reviewed.
- ☐ Records were stored securely and MCC Toronto check-in requirements were completed.

End-of-sponsorship checklist

- ☐ Transition plan started by Month 9 and reviewed with the newcomer.
- ☐ Housing, income, benefits, taxes, health care and community supports are in place or referred.
- ☐ End date and final payment confirmed with MCC Toronto.
- ☐ Newcomer understands what ends, what services continue and where to seek help.
- ☐ Financial records, support logs and closing forms are complete.
- ☐ Post-sponsorship contact and boundaries are discussed without pressure.

13. Official resources and update record

The following sources were checked when this edition was prepared. Use the live pages for training and case decisions because forms, rates, coverage and procedures can change.

Resource	Use it for
IRCC - Post-arrival requirements for private sponsorships	Current settlement timeline, financial support, secondary migration, special programs, monitoring and proof of support.
IRCC - Refugee sponsorship group responsibilities	General sponsor and SAH responsibilities, including monitoring CGs and co-sponsors.
IRCC - What it means to be a SAH	SAH oversight, training, verification and backup-plan expectations.
IRCC - Guide 5413 for SAHs and Constituent Groups	Current application instructions and forms.
Immigration and Refugee Protection Regulations, section 153	Regulatory basis for residency and sponsorship undertakings.
IRCC - LGBTQI+ refugees and RRAP	Current RRAP structure and the partnership extension through 2029.
RSTP - E-training	Current sponsorship courses and enrolment information.
RSTP - Sponsorship responsibilities	Training resources, assurance tools and monitoring guidance.
RSTP - Settlement planning	How to build and update a practical settlement plan.
RSTP - RAP rates	Current start-up and provincial monthly rates, including January 2026 rates.
RSTP - Minimum Financial Support Calculator	Case-specific estimates using current RAP-based rates.
RSTP - Rights of privately sponsored refugees	Newcomer rights, sponsor limits and complaint options.
From Borders to Belonging - Resource Library	LGBTQI+ sponsorship modules on foundations, relationships, settlement and integration.
IRCC - Interim Federal Health Program	Current IFHP eligibility and coverage.
IRCC - IFHP co-payments	Supplemental-benefit co-payments effective May 1, 2026.
Service Canada - Apply for a SIN	Current SIN application options and documents.
Ontario - Apply for OHIP	Ontario eligibility, no waiting period and application requirements.
IRCC - Find free newcomer services	Current directory of federally funded settlement services.

Key updates reflected in this edition

- IRCC's current settlement support periods: pre-arrival, arrival and first 3 weeks, Months 1-3, Months 4-6, Months 7-9 and Months 10-12.
- RAP rate changes effective January 26, 2026.



- IFHP co-payments for eligible supplemental benefits effective May 1, 2026.
- Current IRCC expectations for traceable financial support, start-up timing, newcomer control of finances and proof of support.
- Current secondary migration guidance requiring reasonable efforts, continued support and IRCC involvement until resolution or formal breakdown.
- RRAP cost sharing and the partnership extension through the end of 2029.
- Current LGBTQI+ sponsorship training resources in the From Borders to Belonging library.

Review schedule

Review this handbook before every training cycle, whenever IRCC or RSTP announces a policy or rate change, and at least once each year. Record the review date and the person responsible below.

Version	Review date	Reviewed by	Summary of changes
1.0	June 18, 2026	MCC Toronto	Rebuilt as a handbook and verified against current online guidance.

MCC Toronto LGBTQ+ Refugee Programs
Dignity | Safety | Autonomy | Solidarity