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Manitoba Association of Newcomer Serving Organizations (MANSO).



# Settlement GUIDEBOOK

For PRIVATE SPONSORS

Manitoba Association of Newcomer Serving Organizations (MANSO)



This Settlement Guide Book was created to meet the needs of Manitoba Sponsorship Agreement Holders (SAHs), their Constituent Groups, Group of Five, and Community Groups who would like to engage in sponsoring refugees in Cana-da. We hope that this Guidebook will support private sponsors and as well as offer concrete guidance to those working to design community sponsorship programs tailored to their own context.

We would like to acknowledge that we benefitted tremendously from the information on sponsorship in Calgary on the SAH Association's website when we compiled and developed the Manitoba version.

This guidebook is current as of January 2021. We encourage you to take steps to confirm information from government is up-to-date using the links provided before making any decisions. If you find the guide is out-of-date or a hyperlink is not working, please let us know at info@mansomanitoba.ca

# Table of

### **Contents**

Basic Orientation / Community	4
Additional Community Services	4
Public Library	4
Clothing & Laundry	5
Food & Shopping	5
Children's Services and Programs for Families	7
Manitoba Child Care Subsidy	7
Culture	8
Canadian Culture	8
Newcomer's Culture	8
Education and Job Training	9
Adult	9
Children	10
Employment	11
Essential Documents & Benefits	13
Access to Benefits:	13
Rent Assist	13
GST/HST Credit	13
Canada Child Tax Benefit (CCTB)	
Child Disability Benefit (CDB)	13
Interim Federal Health (IFH) Plan	13
Manitoba Health Care Coverage	15
Manitoba Child Care Subsidy	15
Social Insurance Number (SIN)	15
Permanent Resident Card	

### Table of

### **Contents**

Finances & Budgets	
Financial Counseling	
Asset Building Program	
Banking	18
Budget	19
Taxes	19
Transportation & Admissibility Loan	20
Health & Wellness	21
Mental Health	21
Provincial Health Care	21
Immediate Medication Needs	22
Housing & Furnishings	23
Preparing the House	23
Housing Information	23
Subsidized & Supported Housing	24
Language Services	25
Language Training / ESL	25
Language Assessment and Referral	25
Interpretation, Translation and Notary Services	26
Recreation	28
City of Winnipeg Recreation	28
Settlement Service Providers (SPO)	29
Spirituality and Faith	31
Transportation & Travel	32
Travel	32
Transportation (City of Winnipeg)	32
Newcomer Driver Education Program	32
Month 13 (Transitioning Out of Sponsorship)	34

#### **Basic Orientation / Community**



#### Additional Community Services

#### Preparation Steps (things you need to do)

- Provide newcomers with orientation to key community services
- Provide newcomers in acquiring practical life skills and Canadian practices
- Additionally, orient newcomers to other elements of daily life essential to their successful integration
- Teach, coach, mentor-life skills, daily living skills and activity schedules and community involvement
- Explain day-light savings time
- Provide list of upcoming community events
- Provide information regarding emergency services and accommodation maintenance
- Provide basic personal finance help in areas such as budgeting, setting up RESP account, smart shopping, using ATM including currency, debt card, credit card, writing cheque

#### **Key Considerations (things to keep in mind)**



- Include overview of local services such as: 911, post office, fire, ambulance, hospital, walk-in clinics, food banks, etc.
- Local list of community events is easily provided and can act as a way to keep the newcomer(s) busy and integrate them more quickly into the community and Canadian culture
- Connect newcomers to settlement service providers
- Advocate on behalf of newcomers and their specific needs/goals

#### **Resources & Links**

Winnipeg - Neighbourhood Immigrant Settlement **Workers Regional Settlement Services** 



Public Library \_\_\_\_\_



#### Preparation Steps (things you need to do)

- Orient newcomers to the nearest public library and the various services provided there
- To apply for a library card bring a valid name AND address identification to any branch; the card expires once a year and can be renewed by showing your identification to branch staff

#### **Key Considerations (things to keep in mind)**



- The public library usually gives people access to free services such as borrowing books, music, DVD's, Internet and computer access etc.
- Some libraries will have books in their native language, as well as ESL books
- You can also get help finding information and take part in a variety of programs from reading clubs for children to classes for adults on a range of topics
- Library cards
  - 1. MB Health card and a second piece of something with a local address on it Full access card
  - 2. Bank statement and/or something else with an address on it Limited access card



3. IRCC documents and a document with an address on it - Full access card

Full access card - allowed full access to all services. Limited access card - allowed to take out two books and have access to computers and other services

#### Resources & Links

Winnipeg Public Library Locations



#### Clothing & Laundry



#### Preparation Steps (things you need to do)

- If the newcomer(s) arrive in the winter, you should provide some weather appropriate clothing for them at arrival
- If they require new clothes you should go with the newcomer(s) to help them understand what clothes to buy appropriate for the weather that also suits their cultural needs and budget
- Look for donations in the form of second hand clothing for arriving families
- Demonstrate how to operate the washing and drying machines, how the payment system works, and what products should be used

If there are no laundry services inside the unit or the building, take them to the closest laundromat and clearly explain how the process works

#### Key Considerations (things to keep in mind)



- Be sensitive to issues of cultural appropriateness, especially concerning the use of second-hand clothing
- Budget for at least some new clothing. Adequate winter clothing is essential
- If they require new clothes you should go with the newcomers to different stores so that they can buy clothes appropriate for the weather that also suits their cultural needs and budget
- Explain the benefits of second-hand clothing in terms of money savings
- Always be conscious of and respect individual preferences
- Advise the newcomer(s) on second-hand or other affordable stores in the area they live, such as Goodwill, Value Village, Salvation Army Stores, and Dollar Stores

#### Resources & Links

Mennonite Central Committee Thrift Stores Value Village



#### Food & Shopping



#### Preparation Steps (things you need to do)

- Help newcomers learn to shop for food in Canada
- Explain the currency conversion between Canada and where they came from

- Provide a list of grocery stores in the area (location, accessible by transit, etc.)
- Take into account the newcomers' need to have national foods in their diet.
- Introduce them to Canadian food and cooking

#### **Key Considerations (things to keep in mind)**



- Since newcomers will have limited funds, learning how to shop economically will be a priority
- Shopping may be quite different in their country of origin-for example, they may be used to bargaining on prices; or alternatively, they may be used to fixed prices for staple foods, and may not realize they need to compare prices Be sure to explain the difference in pricing – for example per unit versus per pound (lb)
- Explain taxes on items purchased, both GST and PST. This may be unfamiliar to the newcomer.
- Find out what economical shopping venues are available in your community: from bulk food to discount stores, to second-hand shops
- It may be helpful for someone to be responsible for shopping with the newcomers for the first couple of months
- Newcomers should be informed about the availability of food banks in case they need to use one in the future
- The newcomer(s) should not use food banks during the sponsorship it is the responsibility of the sponsor to work with the family to budget food spending and ensure they have access to appropriate food options. However, it is important to inform the newcomer(s) about food banks in case they are needed once sponsorship ends

#### **Resources & Links**

Food Matters - Where to buy food in Winnipeg





#### **Children's Services and Programs for Families**



#### Preparation Steps (things you need to do)

- Research the various resources available in your community and online to support refugee children and families in becoming active participants in Manitoba
- Additionally, research different childcare options in your community before arrival
- Keep in mind access to public transit, proximity to ESL classes, cost, and cultural sensitivity
- Assist newcomers with researching eligibility for **Child Care Subsidy** (see link below)

#### **Key Considerations (things to keep in mind)**

- It is important to keep in mind the unique experiences and needs of refugee children including the effects of trauma and culture shock
- Entering a new culture is often very traumatic for young children. It affects their whole being
- As well a parent's emotional upheaval, diminished mental health and loss of a sense of security has
  a direct impact on the child
- When researching childcare resources in your community, keep in mind the likely income level of the newcomers after support ends; the child care cost needs to be affordable enough so that the children can stay in the same place after the sponsorship ends
- In addition to the normal care and safety concerns, consider cost, access to transport and sensitivity to cultural issues
- Consider also that parents may be uncomfortable leaving their children with strangers and will only participate in programs with onsite childcare
- If you and/or members of your group want to assist with childcare, you will most likely be required to get a criminal record check and child abuse registry check; always be with another volunteer when minding children
- Remember that for parents to attend ESL classes, childcare may be one of their first needs; some
  organizations that provide LINC classes do also have child care available on site but the age of the
  children they accept may be different from site to site
- Subsidized child care services are available for low-income families using one of the many approved programs/services

#### Manitoba Child Care Subsidy

- The Childcare Subsidy Program provides provincial support to eligible families to help with the cost of care by reducing child care fees for children from the ages of 12 weeks to 12 years.
- If you qualify for a full child care subsidy, there is a \$2 non-subsidized fee for each child, per day, that all families must pay, including those who receive a full child care subsidy.
- Links: Frequently Asked Questions about Child Care Subsidy

#### **Resources & Links**

Healthy Baby Programs
Child Care Subsidy
Online Child Care Registry
Caring for Syrian Refugee Children
Manitoba Prenatal Maternal Benefits







#### Preparation Steps (things you need to do)

- Provide an orientation to the various aspects of Canadian culture and government
- Introduce them to the various cultural and arts festivals that take place throughout the year
- Review Canadian holidays

#### **Key Considerations (things to keep in mind)**

- Include topics such as: police in Canada, 911, emergency medical services, helplines, child and domestic abuse, women's rights, marriage, divorce, sexuality, discrimination, multiculturalism, Canadian politics, etc.
- Also cover elements of appropriate workplace culture (i.e. office behavior, communication styles, time and punctuality, body language, non-discrimination policies, etc.)

#### **Resources & Links**

Information and Referral-A and O Canadian Culture, History and Sport



Newcomer's Culture



#### Preparation Steps (things you need to do)

- Find out about the newcomers' culture
- Raise your own awareness about culture
- Learn how your cultural assumptions may affect and even cause stress to the newcomers
- Plan how you will support the newcomers' cultural adjustment

#### **Key Considerations (things to keep in mind)**

- Apart from increasing your cultural awareness, if appropriate, you may want to find out specifically about ethno-cultural groups, multicultural societies/councils, or community groups that the newcomers may be interested in affiliating with upon their arrival
- Keep in mind the pluralism of a community and the refugee experience. Newcomers may not necessarily feel affinity with a certain group
- Learn about your own cultural assumptions (i.e. regarding gender roles, family structure, children rights, etc.) and how they might affect and even cause distress to the newcomer
- Learn the newcomers culture and maybe 5 words in their language (i.e. greetings)

#### **Resources & Links**

- RSTP Fact Sheet: Cultural Awareness
- Cultural Orientation Resource (COR) Center





# **Education & Job Training**



#### Preparation Steps (things you need to do)

- Find out about job training, credential assessment and upgrading possibilities
- Research the various education and training programs available from both the government and other settlement agencies

#### **Key Considerations (things to keep in mind)**

- If the newcomer(s) English language ability is strong and they are interested in studying at a postsecondary institution there are different resources that can be used in sourcing information. Again, community centers and settlement agencies can help with this as well
- In addition to ESL courses, there are a variety of workplace training, adult education, and targeted skills development courses available both in-class and through distance learning
- Many local school boards continuing education departments and community colleges also offer bridging training courses for newcomers with international professional training and other courses that are intended to develop specific skills
- If the person is interested in higher education in Canada and has a high-school diploma or other past academic credentials from their home country, their credentials may need to be evaluated in Canada
- At some academic institutions staff at the admissions office do this while others ask the students to get an external evaluation. Questions about evaluation need to be directed to the specific academic institution

#### **Resources & Links**

Winnipeg English Language Assessment and Referral Centre
Credential Assessment Information
Office of the Manitoba Fairness Commissioner
Recognition Counts Program by SEED Winnipeg
English Online



#### Winnipeg Universities and College





















#### Children

#### Preparation Steps (things you need to do)

- Identify schools in the area and assist the newcomers with registering and preparing their children for school
- For this reason, make an appointment with the appropriate school board as soon as possible
- Provide information about the Canadian school system and Canadian views towards education
- Support newcomers as they learn about school resources, trips, expectations, graduation requirements, etc.
- Investigate which vaccinations are required for school registration

#### **Key Considerations (things to keep in mind)**

- As a first step, you should sit down with the newcomer(s) and provide information about the Canadian school system
- That education is compulsory between the ages of 6 to 16 is not the case in all other countries
- Other things to talk with the newcomer(s) about include homework expectations, school trips, school lunch, parent-teacher relationships, vaccinations, school buses, lunch programs, etc.
- The Canadian school system might be very different from where they lived previously or they might never have attended school at all
- Discuss what supports are available to newcomer children to help ease any anxieties the adults in the family might have
- Families will need to enroll their children in Canadian schools, and schools will want to place them at the appropriate level
- Educational country profiles will assist practitioners in education to better understand the structure of the educational system in that country

#### Resources & Links

Manitoba Education Policy





### **Employment**



#### Preparation Steps (things you need to do)

- Find out about employment counseling services provided in your community that is tailored to the needs of newcomers
- Find out about employment preparation workshops such as resume writing, interview skills, and networking strategies
- Help the newcomers learn the how to of searching for and securing jobs in Canada
- Provide both practical help and emotional support
- Discuss topic regarding workplace culture (i.e. Office behavior, appropriate communication styles, body language, etc.)
- If applicable research re- qualification procedures for newcomers who have professional skills and education

#### **Key Considerations (things to keep in mind)**

- Looking for employment is one of the most important tasks facing newcomers during the first year of settlement
- If you know anything about the newcomers' skills set and background, you can start researching employers in your area needing those skills
- Employment counselors help to navigate the job market and prepare clients for the Canadian workplace
- Keep in mind that newcomers will need to learn how to find and use all these resources for themselves
- Depending on the newcomer(s) level of English, employment counselling can be started at different times throughout the sponsorship year.
- When to start discussing different employment options depends on the individual and on their level of English and adjustment to their new life in Canada
- The newcomer(s) need to understand the significance of Canadian work experience when searching for a job
- Many settlement and employment agencies provide employment counseling and skills development
- Some agencies also have workshops in computer literacy. Many also have self-service resources such as access to computers and internet, photocopiers and fax machines
- There are topics regarding workplace culture that the sponsoring group can talk about with the newcomer(s) to give them an insight into Canadian expectations regarding customs and behaviors.
   Topics can include, but are not limited to:
  - o Office behavior
  - o Appropriate communication style in different settings
  - View of time and punctuality
  - Body language
  - Non-discrimination and inclusiveness policies
  - There are different ways to apply for a job in Canada and this should be discussed with the newcomer to help them prepare for job search
- Canadian experience is often asked for; especially in jobs that require higher education. Canadian experience through volunteering is very common for new immigrants. The newcomer(s) may not be



- able to start volunteering during the sponsoring year but it is still important to inform them about this so that they are aware of this option
- If the person already has academic credentials they should be evaluated in the Canadian context to find out if additional education is needed

#### **Resources & Links**

**MANSO Employment** 

Job Bank

**Immigrate Manitoba** 

Indeed

Winnipeg

<u>CDEM</u>

Elmwood Community Resource Centre

<u>Immigrant Centre</u>

Jewish Child and Family Services

Manitoba Start

MFL Occupational Health Centre

N.E.E.D.S. Newcomer Employment and Education Development

Services Opportunities for Employment

Osborne Village Resource Centre

Pluri-elles

Seven Oaks Immigrant Services

Manitoba Possible

Youth Employment Services

Regional Resources and Links

Eastman Immigrant Services

Manitoba Jobs and Skills Development Centres

Neepawa and Area Immigrant Settlement Services

Portage Learning and Literacy Centre

**Regional Connections** 

North West Regional Immigrant

<u>Services</u>

Westman Immigrant Services





### **Essential Documents & Benefits**

#### Access to Benefits:

As well as the benefits listed on this page, families may be eligible for additional benefits. Most settlement services that offer "Information and Orientation" can help to ensure families are receiving eligible benefits, including Canada Child Tax Benefits, Manitoba Childcare Subsidy, 55+, Rent Assist, GST/HST credit, parent & baby program, disability tax credit, etc.

#### Rent Assist

 Rent Assist can help with the cost of rent for a low-income family who are renting or paying room and board in unsubsidized housing

Links: <u>Manitoba Rent Assist</u>. <u>Information on how the Rent Assist program works for newcomers can be found on MANSO's website here.</u>

#### GST/HST Credit

- The GST/HST credit is a tax-free quarterly payment that helps individuals and families with low or modest incomes offset all or part of the GST or HST that they pay
- The Good and Service Tax rebate is approximately \$65, paid every three (3) months. This payment is retroactive to the arrival date Links: Applying for GST Rebate

#### Canada Child Tax Benefit (CCTB)

- The Canada Child Tax Benefit (CCTB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age
- The tax credit is approximately \$420 every month for children under 6 years old, and approximately \$360 for children over 6 years old
- This payment will retroactive to the arrival date, regardless of when the application is made Links: Canada Child Tax Benefit

#### Child Disability Benefit (CDB)

• The disability benefit is a tax-free benefit for families who care for a child under age 18 who is eligible for the disability tax credit. The CDB is paid monthly to the Canada child benefit eligible individuals and also as a supplement to the children's special allowance

Links: Child Disability Benefit

#### Interim Federal Health (IFH) Plan

- Until the newcomers receive their provincial health care card, they will be covered for up to one year under the Government of Canada's Interim Federal Health (IFH) Program
- This program repays the cost of care to health-care providers, such as doctors, dentists, hospitals, ambulances, and pharmacies



- Refugees must fill out an IFH application form and bring it to their local Citizenship and Immigration (IRCC) office once they arrive in Canada
- An appointment should be made with a Immigrant & Citizenship and Immigration (IRCC) office within the first week of arrival
- The application requires a photograph, which must fit the requirements exactly or the form will not be accepted
- If your form is accepted you will begin to receive IFH coverage immediately Links: Interim Federal Health Program

#### Interim Federal Health (IFH) Program step-by -step process

As stated in the IRCC website, the Interim Federal Health Program (IFHP) provides limited, temporary coverage of health-care benefits to all refugees, refugee claimants and certain other groups. As of April 1, 2016, the IFHP provides full health-care coverage for all eligible beneficiaries, that includes basic, supplemental and prescription drug coverage. The IFHP is a payer of last resort, limiting benefits to those who do not have access to public health insurance or to a private insurance plan for a service or product. Health-care providers are reimbursed directly for services covered by the IFHP that are rendered to eligible beneficiaries. Medavie Blue Cross is the claims administrator under contract with Immigration, Refugees and Citizenship Canada (IRCC) to support health-care providers seeking financial reimbursement from the IFHP for health-care services provided to IFHP beneficiaries.

Before applying online or on paper, ensure newcomers are eligible for the coverage: Eligible groups

#### Apply Online

Submit an online application by <u>creating an account</u>
Instruction guide on how to fil out the online application, read <u>Instruction Guide</u>

#### *Gather Eligible Documents*

The IFH application must include photocopy of one of the following documents issued by Immigration and Refugee Citizenship Canada (IRCC) such as

- Refugee Protection Claimant Document (RPCD)
- Interim Federal Health Certificate (IFHC)
- Temporary resident Permit (TRP)
- Confirmation of Permanent Residence (COPR)
- Single Journey Travel Document
- Permanent Resident Card
- Any other document issued to newcomers and their dependents, if applicable, by Canadian immigration authorities

#### Apply on Paper

Please note that IFH application may be returned if any information or document are missing Instruction guide on how to fil out on paper, read <u>Instruction Guide</u>

Download and fill out the application form: <u>Application form for IFH Coverage</u>

Mail a completed application to the nearest IRCC office in Manitoba:

Immigration, Refugees and Citizenship Canada 269 Main Street, Suite 400 Winnipeg, MB, R3C 1B2

#### *IFHP-Information for health-care professionals*

If you want to become a Medavie Blue Cross registered provider, determine client eligibility or to submit a claim and receive payment before or after you provide treatment, please refer the IRCC <u>website</u> or <u>Information Handbook for Health-care professionals</u>

IFHP coverage includes basic, supplemental, prescription drug, and coverage for the Immigration Medical Exam (IME). For more information read: Overview of IFH Coverage

Resources & Links
IFH provider list in Manitoba

#### Manitoba Health Care Coverage

- Refugees arriving in Manitoba will immediately have access to health care services
- Clients must apply 'in person' at one of the Manitoba Health, Seniors and Active Living at 300
   Carlton Street outside of Winnipeg apply at the city or municipal office.
- All individuals age 18 and over need to attend; children under age 18 can be represented by their parents as long as each child's documents are made available

#### People with Disabilities

The Cultural Resource Facilitators of Manitoba Possible's NNSU assist newcomers living with living with disabilities in Winnipeg. Providing family caucused care and case management, helping them to connect with services and supports to enhance their daily living.

They also provide intensive supports, in first language, assisting people and families to understand and navigate the varied complex support systems available to them. Referrals to the program can be made by a sponsor, the individual themselves, a family member or someone assisting newcomers in a professional capacity, such as a doctor. Call the program supervisor directly at 204 975- 3121 for more information.

Links: Manitoba Possible

#### Manitoba Child Care Subsidy

- The Childcare Subsidy Program provides provincial support to eligible families to help with the cost of care by reducing child care fees for children from the ages of 12 weeks to 12 years.
- If you qualify for a full child care subsidy, there is a \$2 non-subsidized fee for each child, per day, that all families must pay, including those who receive a full child care subsidy.

Links: Frequently Asked Questions about Child Care Subsidy

#### Social Insurance Number (SIN)

• The Social Insurance Number (SIN) is a nine-digit number that is needed to work in Canada or to have access to government programs and benefits

- If the immigration services at the airport helped the newcomer(s) fill in the application for the SIN card upon arrival, you do not need to go to a Service Canada Centre
- Otherwise an application for a SIN card needs to be done in person at a Service Canada Centre
- Service Canada requires individuals to apply in-person. By doing so, if your application is in order, you will not need to part with your original proof of identity documents
- To apply for a SIN, the applicant needs to provide a primary document at the time of application. The primary document is an official document that proves his or her status in Canada. The document has to be an original. If the name on this document is different from the name the person currently uses, the person will also need to provide a supporting document
- Example of Primary Documents:
  - o Permanent Resident Card issued by Immigration, Refugee and Citizenship Canada
  - Confirmation of Permanent Residence AND visa counterfoil affixed to a foreign passport or a travel document
  - o Confirmation of Permanent Residence AND foreign passport for visa exempt countries
  - Verification of landing. This document is provided when an original of the Record of Landing or the Confirmation of Permanent Residence is not available (i.e. lost, misplaced, etc.)
  - Status Verification, also known as "Verification of Status", is considered an acceptable document to support the client's status in Canada when applying for a replacement SIN card or updating the SIN record

Permanent Resident Card

### Special measures are in place to accommodate individuals who cannot apply in-person at a Service Canada point of service.

Ensure the newcomers provide their Canadian address when they became a permanent resident. The address should be provided within 180 days of the day they become a permanent resident. If they don't send it within 180 days, IRCC will cancel the PR card and the newcomer will have to pay to apply for another one.

- The **Permanent Resident (PR)** card is the official proof that the newcomers are a <u>permanent resident of</u> Canada.
- During processing upon arrival, the newcomer will usually be asked to provide a mailing address in Canada to which the PR (Permanent Residence) card will be sent.
- If the sponsoring group has provided the address information ahead of time, this information will be provided to the immigration officers at the newcomer's arrival to the airport.
- If this is the case, Immigration, Refugee and Citizenship Canada (IRCC) will mail out the first Permanent Resident card
- However if the newcomer(s) was not able to provide the address at arrival, they must provide their Canadian address to the IRCC by completing the IMM 5456 form, online (see below) or by faxing completed forms to the PR Card Processing Centre
- To avoid a \$50 processing fee, the newcomer's permanent address in Canada must be provided to IRCC within 180 days after entering Canada; the address must be complete, and include an apartment number or post office box number if this is part of the mailing address
- Use the permanent resident card to show you can enter/stay in Canada when you return from another country



#### Photo

- IRCC will use the photos provided with the newcomer(s) Confirmation of Permanent Residence (CoPR) to print their PR card
- For this reason, the photos must meet the PR card photo specifications
- If they do not, and a permanent Canadian address has been provided, IRCC will contact the newcomer(s) for new photos
- Photo specifications can be reviewed at the following IRCC website. Click on the link just below "Photo specifications"
- If you get a letter from the IRCC office asking you to send new photos, contact your service provider organization for help
- Correct a mistake on PR card
- Ensure the name on the newcomer (s) PR card matches their passport.
- There is limited space for the newcomers on a PR card, if they shorten the name, it is not a mistake, and they will not need update their PR card
- For cards issued before November 21, 2015 names limited to first name: 15 letters or less, last name: limited to 20 letters or less
  - Correct a mistake on your PR card
- For PR card issued on or after November 21, 2015 names are shortened to *first name to 28 letters or less last name to 28 letters or less.* If the wrong information is on your permanent resident (PR) card, you can fix it by getting your card reissued or by applying for a new one. The method you choose depends on the reason for the error
- If the error is on the Record of Landing or Confirmation of Permanent Residence, the newcomers must first obtain an approved Request to Amend the Immigration Record of Landing or Confirmation of Permanent Residence (IMM1436) before they can apply for a correction on their PR Card. They will need to use the application kit Request to Amend the Record of Landing, Confirmation of Permanent Residence or Valid Temporary Resident Documents (IMM5218)
- If the newcomers did not provide their Canadian mailing address when they became a permanent resident, use the online address notification tool to send it to IRCC.
- Check current processing times to see how long they will have to wait to get their new card.
- Tell IRCC if the newcomers did not get their PR Card within the processing times.



# Finances & Budgets

Financial Counseling

#### Preparation Steps (things you need to do)

• Find out about support provided by community groups, which can provide financial counseling to newcomers in their language

#### **Key Considerations (things to keep in mind)**

- Settlement service agencies and some multicultural groups offer financial planning and management counseling in specific languages
- Although you will provide orientation in this area, it can be tremendously helpful for newcomers to have someone from their own culture — who understands the differing cultural perceptions around handling money — provide the *bridge* into the Canadian way of approaching money matters

#### Asset Building Program

• SEED Winnipeg as well as their partnership with the Immigrant and Refugee Community Organization of Manitoba (IRCOM) offer Asset Building Programs for low-income newcomers to manage their finances and save money for the purchase of assets that will yield long-term benefits for individuals, their families and their communities. SEED Winnipeg Asset Building Program

Links: SEED Winnipeg-Access to Benefits

IRCOM-Asset and Capacity Building Program

**Banking** 

#### Preparation Steps (things you need to do)

- Assist newcomers with opening a bank account and getting a bank card
- Banks will require two (2) pieces of ID (landing document and a passport)
- You will need to request the direct deposit information from the bank in order to apply for eligible benefits
- Teach the newcomer(s) about specific Canadian banking matters (i.e. cost of withdrawing money from an ATM other than from their bank, etc.)
- Explain how to use cheques, direct deposit or automatic withdrawals, including that it is important to start developing a credit history in Canada

#### **Key Considerations (things to keep in mind)**

- Do your research ahead of time to find a bank with the most benefits and least costs (i.e. no monthly fees)
- You can confirm with the bank beforehand on what documents are needed to set up a bank account
- You may want to talk to bank managers to find out whether any banks in your community have

- special cross-cultural sensitivity or expertise
- It is important to explain how cheques, direct deposit or automatic withdrawals work and, in the case of automatic withdrawals, involve the newcomer(s) in any decisions made to set these up
- Should the newcomer(s) choose to apply for a credit card, ensure they understand the terms, most importantly with regards to interest charges



#### Preparation Steps (things you need to do)

- Arrange a meeting to review the budget, including costs of utilities and other variable cost
- Clarify from whom and how they will be receiving money as well as how much their expenses will be
- Explain how to pay bills and the importance of paying them on time
- Explain costs related to phone, internet (if applicable), long distance, texting, calling abroad, etc.
- Plan to sit down and review the budget on a regular basis (several times during the year)

#### **Key Considerations (things to keep in mind)**

- Before the newcomer(s) arrive the sponsoring group should make decisions on what type of electronics they can provide the newcomers with
- It might be difficult for the newcomer(s) to buy their own phones or anything extra during the sponsorship year due to their limited income
- A phone or a computer with Internet connection are tools for connecting the newcomers with their family abroad and can provide great comfort for them
- It is a good idea to do research on affordable phone plans, Internet plans, and cost of phone cards before the newcomer(s) arrive
- It is important for sponsors to review a refugee/newcomer's budget with them several times during the year as both income and expenses might change and will need to be adjusted
- Reviewing the budget also gives a chance to assess how the newcomer(s) are doing financially and if
  they have issues meeting the budget or if they might have the possibility to save some of their
  income
- During the review it is a good idea to look at the loan repayment schedule again to see if they are meeting their payments

#### Taxes

Tax filing is the gateway to accessing many government benefits. There are a number of free community tax clinics in Manitoba. These clinics provide assistance with tax filing and access to income benefits. Through the Community Volunteer Income Tax program (CVITP), community organizations host free tax preparation clinics and arrange for volunteers to prepare income tax and benefit returns for eligible individuals who have a modest income and a simple tax situation.

#### Preparation Steps (things you need to do)

- Explain necessary information about Canada's taxation system
- Explain GST and PST, otherwise it might be confusing when the price they pay in the store is different than originally stated

#### **Key Considerations (things to keep in mind)**

- Depending on the situation you can chose to explain briefly about filing taxes
- You can also chose to leave this until they are more settled in Canada as it might be too much information for them at once

#### **Resources and Links:**

<u>Tax Preparation Clinics</u>: Generally offered between February and April each year at various locations across Manitoba.

Transportation & Admissibility Loan



It is important to note that Canada charges refugees the cost of transportation to the country including interest. The transportation loan covers the cost of pre-entry medical exams, transportation documents, transportation costs, approved service fees from the International Organization for Migration (IOM).

#### Preparation Steps (things you need to do)

- Explain necessary information about the transportation loan
- Consider fundraising to cover full or partial costs
- Remind newcomers to not ignore requests for payment

#### **Key Considerations (things to keep in mind)**

- The loan payment often takes priority above food, clothing, rent or furniture
- It's a huge loan debt and an extremely stressful emotional burden for the newcomers who are struggling to settle in a new country, learn a new language and find a job.
- Newcomers will receive a letter outlining how much they need to pay back each month. In exceptional circumstances, their loan may be forgiven
- Generally, loans must be paid back within 12 months for loans less than \$1,200, 24 months for loans \$1,200-2,400, 36 months for loans \$2,400-3,600, 48 months for loans \$3,600-4,800, 72 months for loans more than 4.800
- The client will receive an account statement from the IRCC within a 5-8 month period and they are to start paying this loan back
- Newcomers who wish to pay off their loans before the account is established in order avoid interest charges or for other reasons, may do so by contacting Collection Service toll-free
- Newcomers do not have to pay interest on their loan for at least the first 1-3 years depending on how large their loan is
- Newcomers will not be removed from Canada if they miss loan payments. However, if they do not make their payment, IRCC can direct their case to a collections agency
- It is especially important to make the transportation loan payment if the newcomers is planning on sponsoring a family member
- If the refugee default on loan payments, it may be more difficult to show that they can support a sponsored family member
- IRCOM offers newcomers with a refugee background family-centred money management training and matching funds to support them to reduce their transportation loan debt

**Resources & Links** 

**Immigration Loans** 



### Health & Wellness

Mental Health

#### Preparation Steps (things you need to do)

- Watch for signs of stress and mental trauma, which can lead to Post Traumatic Stress Disorder (PTSD)
- Contact your local settlement agency or ask your SAH for information on appropriate trauma treatment or counseling in your area

#### **Key Considerations (things to keep in mind)**

- People who come to Canada as a refugee have the strength and capacity to deal with difficult situations and are very resilient
- People who come to Canada as a refugee may have experienced war, violence or other types of trauma
- These previous experiences may make it more difficult to establish a life in Canada as well as to trust authority figures such as government officials
- They can also lead to Post-Traumatic Stress Disorder (PTSD). PTSD can develop at any time following a traumatic event
- Be aware that only medical professionals can diagnose PTSD. If you are concerned that the newcomer
  is suffering from mental trauma, you can inform the person about different counselling services and
  support programs
- Private counselling may be expensive but there are other options such as Community Health Centers that also provide support such as counselling
- Settlement agencies can also connect people to mental health services
- Remember that it is important to find a service in the language that the newcomer speaks well



Provincial Health Care

#### Preparation Steps (things you need to do)

- Gather forms to register for Manitoba health insurance immediately upon arrival
- Assist in finding a family doctor and dentist, and explain the Canadian medical system
- Investigate which vaccinations are required for school registration
- If sponsoring a family with special medical needs, research the sources of special equipment, care and support

#### **Key Considerations (things to keep in mind)**

- Privately sponsored refugees are eligible for provincial health care coverage <u>immediately</u> after their arrival in Canada
- Privately sponsored refugees are typically exempt from provincial health coverage waiting times due to being protected persons
- They are also eligible for basic Interim Federal Health coverage until they become eligible for provincial health coverage
- You will need to be aware that some medical costs will not be covered by either IFH or provincial health insurance, and be prepared to help the newcomers understand them, as well as budget for costs not covered
- Winnipeg healthcare providers have access to language interpreters through the WRHA Language Access Centre. The provider should request an interpreter prior to an appointment, so please make sure that they know if the family will need interpretation.
- In Brandon, interpretation is available through Westman Immigrant Services Language Centre.
- Service providers in other communities may have access to over-the-phone or in-person interpretation services make sure to inquire as to availability.
- Residents should carry their registration certificate (Manitoba Health card) at all times to present when they or their dependents require health services.

#### Insured Benefits Branch Manitoba Health, Seniors and Active Living

300 Carlton Street Winnipeg MB R3B 3M9 CANADA

Phone Numbers: Voice: 204-786-7101

**Toll Free:** 1-800-392-1207 **Fax:** 204-783-2171

**Deaf Access Line TTY/TDD:** 204-774-8618 **Deaf Access Line TTY/TDD:** Call the Manitoba Relay Service at

711 or 1-800-432-4444 to reach the above number

#### Resources & Links

Manitoba Health Forms

Manitoba Doctor Finder

Interim Federal Health Provider List

Immediate Medication Needs

#### Preparation Steps (things you need to do)

- Keep in mind that newcomers may have medical needs that need to be looked at soon after arrival
- Locate a walk-in clinic or community health center with staff that speaks their language or arrange to have an interpreter with them

#### **Key Considerations (things to keep in mind)**

- Inform the newcomer that they need to bring their Provincial Health Card or IFH card with them every time they go to seek medical attention.
- For that reason, it is important that the sponsoring group assists them as soon as possible after arrival with applying for both IFH and Provincial Health cards



# **Housing & Furnishing**

Preparing the House

#### Preparation Steps (things you need to do)

- Search appropriate housing before the newcomers arrive
- Confirm if rent is within the guidelines and at a level that's affordable after sponsorship ends, including utilities
- Confirm if location convenient for transit, stores, school, daycare, etc.
- Confirm the landlord and neighbours are sensitive to cultural issues
- Confirm need for internet access for the newcomers (s)

#### **Key Considerations (things to keep in mind)**

- Research housing options in advance to get an idea of what is available and affordable
- When the newcomers arrive, it may be with very little notice, so it is good to have scouted out the possibilities in advance
- However, be conscious of issues that may arise related to delays in travel, the size and composition of the family (i.e. if there are additional members of the family who have been identified later in the process – there is a practice of keeping all family members together), or preferences of the family in terms of housing
- You may want to arrange for temporary housing for the newcomer(s) and then find permanent housing in consultation with them shortly after arrival
- When bringing the newcomer(s) to the temporary housing from the airport, you should clarify that this is not where they are expected to live in the long term and that you are working on arranging the permanent housing
- Have emergency accommodations prepared for unexpected situations
- When arranging for permanent housing, either before or after arrival, choose housing that the newcomer(s) will be able to afford themselves once the sponsorship is over. This provides more comfort and security for the newcomer(s) and as a sponsoring group you will not need to worry about assisting them with finding other housing at the end of the sponsorship
- As a low income individual or family newcomers can apply for social housing at the Manitoba Housing and Winnipeg Housing.
  - As of 2018, the rate for RGI social housing is 30% of income. Up-to-date information can be found here: https://www.gov.mb.ca/housing/progs/mha.html
- Ensure some form of internet access is available either in their accommodation or a nearby public library or community centre

#### Housing Information

Most newcomers do not know about tenants' and landlords' rights and responsibilities, or where to learn that information.

**New Journey Housing** provides help, assistance and resources and workshops to guide newcomers to rent or purchase housing as well as manage their money.



Your sponsored family will not likely have a credit history here in Canada so there will be no credit report, which can take a few years to build. Landlords may then ask for a guarantor to co-sign a lease. Private sponsors should discuss whether this is a role they want to take on, or whether there may be another appropriate individual (e.g. family member) who could do so.

Subsidized & Supported Housing

*IRCOM* offers an alternative and supportive form of a transitional housing to newcomer families for up to 3 years

You can also apply to <u>Winnipeg Housing</u> and Manitoba Housing. Manitoba Housing provides a wide range of subsidized housing throughout the province of Manitoba.

Rent Assist can help with the cost of rent for a low-income family who are renting or paying room and board in unsubsidized housing

There are a number of places a low income person can acquire home furnishings and clothing for free or at low cost to help with start up costs.

#### Resources & Links

Buying a home in Manitoba Guidebook

Centre Flavie Laurent

Hands of Hope

**IRCOM House** 

List of subsidized housing

Manitoba Housing Program

Manitoba Rent Assist

MCC Thrift Shop

New Journey

Renting a home in Manitoba Guidebook

Value Village

## Language Service

#### Language Training / ESL / EAL

- Key Considerations (things to keep in mind) A variety of classes are available, including full-time, parttime, and online classes. Some classes have supports like childminding.
- The ESL classes and placement assessments are free of charge for permanent residents
- The sponsorship year is a great opportunity for the newcomer(s) to take advantage of English or French classes as well as social events to practice their language
- In Winnipeg, if clients would like to change to a different ESL school, you need to contact WELARC to schedule a referral. Please refer to common questions on the WELARC website
- If the client is an internationally-educated nurse and needs language training, the <u>Professional English</u> <u>Group Canada</u> has offered programs specifically designed to help internationally-educated nurses improve their English skills and knowledge related to Canadian nursing culture. An online program is also accessible to those that live outside of Winnipeg.
- Although formal Language Instruction for Newcomers to Canada (LINC) classes are the preferred option
  for newcomer language learners, there may be times that newcomers are unable to attend (waitlists,
  childcare or disability issues, etc.) In that case there are also several informal language training options
  that may be available. A list can be found on the MANSO website.

#### Language Assessment and Referral

Prior to beginning classes, potential students should have a Canadian Language Benchmark (CLB) assessment. In Winnipeg, the Winnipeg English Language Assessment and Referral Centre (WELARC) does assessments and makes referrals for adults (18 +) in your sponsored family so that they can begin taking government funded English or French classes. (Families should register at Manitoba Start, where they will be referred to orientation and/or language assessment). Westman Immigrant Services (Brandon) and Regional Connections (Winkler) also do in-person language assessments. WELARC may be able to organize a remote assessment for communities outside of Winnipeg in partnership with your local settlement office.

The assessment measures clients' skills in listening, speaking, reading and writing for the purpose of referral to the appropriate provider and level. After the assessments, a client will receive the results of the assessment, and the language assessor will then help the clients choose English or French classes that will best fit the client's needs and goals.

#### Winnipeg English Language Assessment & Referral Centre

- WELARC is the only language assessment center in Winnipeg that is authorized to determine eligibility for the LINC program.
- This service is free of charge for those who are permanent residents and protected persons.
- WELARC does not use interpreters for the language assessment. Some support is often needed for the referral portion of the assessment and is often provided by a family member or sponsor.
- Childminding is not offered during language assessment, children should not be brought to the assessment.

- *Universities and colleges or regulatory bodies* do not accept the results of the CLB test as proof of language proficiency. Post-secondary institutions should be contacted individually to determine what tests they will accept as proof of language proficiency.
- The Canadian Language Benchmark Placement Test is not one of the accepted documents for proof of language proficiency for citizenship. A LINC certificate from a formal language program is one of the accepted forms of proof of language proficiency for citizenship if it shows a LINC level 4 in both Listening and Speaking.
- Following the assessment, newcomers receive a report that indicates their language level in listening, speaking, reading and writing. The report also provides information about the clients' referral to one or more language programs.

#### **Resources & Links**

WELARC website

**English Online** 

Westman Immigrant Services (Brandon)

Regional Connection (Winkler)

#### Interpretation, Translation and Notary Services

In Winnipeg, Language Access Interpreter Services through the WRHA provide interpretation services for appointments covered by Manitoba Health. Only the healthcare provider can book an interpreter, so you can ask them to do so when booking an appointment for a client that needs interpretation. In Brandon, Westman Immigrant Services provides interpreter services for many service providers. Elsewhere in the province, interpretation for health care appointments (or other provincial services) may be available through in-person or over-the-phone services provided by the WRHA Language Access or a third-party contractor

If you want to hire an interpreter (for a fee) for any key conversations, Westman Immigrant Services, Immigrant Centre, Manitoba Interfaith Immigration Council and Entry Program have pools of interpreters that can be contracted.

If you have volunteer interpreters working with your sponsored group, you may want to invite them to attend an "Orientation to Interpreting" workshop through MANSO, which are free-of-charge and are usually held quarterly. These workshops cover the ethics of interpretation for those who are not trained interpreters. Upcoming dates are listed here: <a href="https://mansomanitoba.ca/events/">https://mansomanitoba.ca/events/</a>

#### Translation

The Language Bank at the Immigrant Centre provides Notary Public, translation and interpretation services. Generally for notarization of translated documents, clients are asked to provide a written translation, which is reviewed by a member of the language bank.

#### **Notary Services**

In addition to private notary services, Notary Services are available at the Language Bank (listed above) and at Manitoba Interfaith Immigration Council (Welcome Place) for refugees.



#### **Resources & Links**;

WRHA Language Access Services
Westman Immigrant Services Interpretation
Immigrant Centre Language Bank



### Recreation

Exercise has been shown in countless studies to effectively treat stress, depression, anxiety and even the common cold. It's one of the best universal remedies out there, and if sponsor family has not making it a part of their daily routine, you can certainly encourage them to sign up, and assist in accessing fee subsidies for recreation programs.

#### Preparation Steps (things you need to do)

- Find out about recreation facilities and available subsidies
- Enroll children in swimming classes and other available programs

#### **City of Winnipeg Recreation**

- No-charge facility access pass can be accessed at City of Winnipeg recreation facilities by newcomers
  who have been in the city for less than one year (e.g. Cindy Klassen Recreation Complex) allows free
  admission to City of Winnipeg facilities. Newcomers can use their no charge facility access pass for
  general admission during public hours at any of the City of Winnipeg recreation facilities.
- The City also provides programs a fee subsidy for programs including registered leisure guide activities/swimming lessons and drop-in active living program.

#### **Resources & Links**

City of Winnipeg Recreation and leisure guide services
City of Winnipeg Fee Subsidy Program
YMCA-YWCA of Winnipeg
Canadian Tire Jumpstart Application





# Settlement Service Providers (SPO)

Many settlement service providers have staff who can speak languages other than English. If you go to a settlement agency and they do not have the service or language you need, they will help you find another agency that does. Settlement agencies can also be called immigrant- or refugee-serving agencies, or newcomer services. Some schools in Manitoba have settlement services too. Many agencies have eligibility requirements that newcomers have to meet in order to use their services. For example, newcomers might have to live in a certain area, or have a certain immigration status.

#### Preparation Steps (things you need to do)

- Find out what settlement service providers, refugee/ethno-cultural community groups and faith based community social support groups exist in your community and the services they offer.
- Help the newcomers connect with those groups or organizations that will be able to offer appropriate assistance and/or conduct a need assessment.
- Determine if there is any assistance that can be provided by your church, mosque and/or community.

#### **Key Considerations (things to keep in mind)**

- Settlement services are services for newcomers to Canada. These services will help newcomer(s) settle and adjust to their new life in Canada.
- Settlement services are often free and they are always confidential.
- Connecting the newcomer(s) with a settlement agency can be very beneficial for them as it can be a great resource that can assist them with many different needs.
- To access support from a settlement service and other community organizations, assist the newcomer(s) by connecting them directly with a person at the agency.
- Although you may feel capable of providing the newcomer(s) with the same support as the settlement agency, keep in mind that the newcomer(s) may make friends and important contacts through different programs and groups at the agency.



#### Settlement services often include:

- Needs Assessment and Referrals
- Language Assessment and Language Training
- Interpretation and translation of documents, or help to arrange these services
- Help filling out forms and applications
- Employment-related services
- Navigating to Credential Assessment Processes
- Information and orientation sessions on a variety of settlement topics
- Workplace health and safety/workplace orientation
- Community Connections to the broader community, public institution and community organizations

#### **Resources and Links:**

A summary of most services for immigrants arriving in Manitoba can be found in the Manitoba
 Association of Newcomers Serving Organization's (MANSO's) member directory. Organization names are
 linked to their websites for those who would like further information, and also contains descriptions



of the services provided by MANSO member organizations.

In May 2017, Immigration and Refugees and Citizenship Canada (IRCC) outlines the responsibilities of sponsorship groups and IRCC-funded SPOs with regards to the resettlement assistance and settlement services to be provided to PSRs. The goal was to make sure that sponsorship groups know what they can expect from SPOs: This two pager resource can be found in the IRCC website



# **Spirituality and Faith**

#### Preparation Steps (things you need to do)

- If appropriate, and the family has informed you of their religious observance, assist in connecting them with spiritual or faith groups in the area
- Discuss with your group how to ensure that meetings with the newcomers are planned in locations where they feel comfortable if they are not of your faith

#### **Key Considerations (things to keep in mind)**

- Religion is a sensitive matter. Sponsoring groups are advised to be careful not to impose their religious beliefs on newcomers
- Invitations to religious activities and worship must be approached cautiously and sensitively even if the newcomers are of the same faith
- If issuing an invitation to an event, explain the context carefully
- Some newcomers may welcome an invitation to your group's religious service, whereas others might prefer to meet and express their appreciation to their sponsors outside of a place of worship
- If the newcomer(s) have informed the sponsoring group of their religious observance and are interested in connecting with a church, mosque, etc., the sponsoring group can assist in locating places of worship in the area
- A place of worship can be an important source of support for a newcomer as well as a place for prayers and community
- However, it is important to remember that the reason for the newcomer(s) becoming a refugee may have been due to religion and/or community members who would attend the church, mosque, etc.
- As always, do not give any information that would identify the newcomer(s) to those in their community
- In Canada, places of worship often provide social services. For example, they might organize food or clothing for people in need, or help newcomers settle in their communities. They may also advocate defending the rights of refugees and immigrants
- Here are some ways that you can help newcomers look for a place of worship in their area:
  - o Look in local or ethno-cultural media
  - Contact an ethno-cultural organization
  - Talk to people in your community
  - Contact a settlement agency

Resources & Links

<u>Manitoba Settlement Services</u> Ethnocultural Council of Manitoba



### **Transportation & Travel**

#### Travel

Travel documents are issued to residents of Canada who are convention refugees, protected persons, stateless persons and permanent residents for less than 3 years who can't get a national passport for a valid reason.

#### Things to keep in mind

- If the newcomer(s) want to travel outside of Canada as permanent residents they need to have a passport from their county of citizenship and a Permanent Resident Card, issued by Government of Canada
- If the newcomer (s) do not have a passport from their country of citizenship they can apply for a refugee travel document in Canada
- Obtaining the travel document can take several months, it is recommended that the person not make travel plans until they receive the documents
- A refugee travel document is recognized in all countries as a valid travel document however the refugee cannot use it to travel to the county that they are a citizen of or the county of claimed persecution

#### **Resources & Links**

Application form for travel documents

#### Transportation (City of Winnipeg)

- Pick up a map of the public transportation and a map for the city of Winnipeg
- Find out about public transportation passes/Peggo card
- Show the newcomers how to use the transit system, how the Peggo card/pass/ticket works, where
  to get it, how much it cost, how to load fares in the card, how do they check their balance, etc.
- Show them around your town
- Assess interest in applying for a Manitoban Driver's License
- When checking out transportation options, keep in mind the limited resources of the newcomers, and make sure you find the most economical options as well, consider the convenience of bus routes
- Remember that the newcomers will be juggling many things: housing and employment search, childcare, and EAL classes

#### Newcomer Driver Education Program

IRCOM offers free adult driving education for newcomers who have been here in Canada for less than 3 years. IRCOM looks at a household income to help determine eligibility for their programs. Citizen's Bridge which is a program at the North End Renewal Corporation also runs a free adult driver's education program.

**Resources & Links** 

<u>About Peggo</u> Citizens Bridge Driver Education Program Navigo Trip Planner Winnipeg Transit





#### Month 13 (Transitioning Out of Sponsorship)

Begin preparing newcomers for the end of the sponsorship period and the transition to the post sponsorship period as early as month 9 or 10. It is important to communicate to the newcomers that the sponsorship period will be ending in 3 months and that they are fully aware of what this means. Communicate to the newcomers that you are not obligated to provide financial and settlement support beyond month 12.

#### **Key Considerations (things to keep in mind)**

Conduct a needs assessment to determine what needs to be done before the sponsorship period concludes. You may want to use the Exit Settlement Needs Assessment Ensure that the newcomers have the information they require, as well necessary skills, knowledge and services for the post-sponsorship period, including

- Affordable housing.
- Information on changes in healthcare coverage (i.e end of IFHP coverage and alternative options for loss of coverage such as Mount Carmel Clinic for affordable dental services)
- How to pay rent and other household bills
- How to budget and transfer money electronically
- Access to job search services and resources
- How to contact emergency services
- How to apply for Social Assistance (including eligibility)
- Services offered by local settlement service providers
- Taxes (including how and when to apply, assistance available when completing tax returns, and entitlement for tax benefits)

If newcomers are not self-sufficient by end of Month 12, the newcomers are entitled to apply for Employment and Income Assistance (EIA).

Employment and Income Assistance (EIA) is administered by the province and newcomers can apply for social assistance. Before newcomers are able to submit an application for the program, they must attend a pre-intake orientation. Please contact the local office for more information on how to apply for the EIA.

If they have not yet applied for the following services, encourage your sponsoree to register for the following:

- Subsidized Housing or the Rent Assist Program
- ESL classes
- Employment training support,
- Community activities and social support groups

**Resources & Links** 

RSTP Month 13 Planning Resource Kit Employment and Income Assistance (EIA)





The Manitoba Association of Newcomer Serving Organizations #610 - 275 Portage Ave. Winnipeg, MB R3B 2B3

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(204) 272-0872

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