

# Volunteer Training

## Module — Introduction

### Activity — introductions

### Social Change

### Activity — defining social change

A change agent:

- Is someone who motivates, inspires, catalyzes, and leads change in hopes of positive outcomes.
- Has a vision of the future. This does not mean that the future has to be pinned down but there is a clear understanding of direction.
- Acknowledges that change takes time and happens incrementally and cannot always be easily discerned. Patience is a key trait of change agents. Sustainable change is something that has to be embraced and seen as important.
- Can ask tough questions. Questions like why did I choose to become a part of this program? What is best for me, for my family, for my community, for my guests? Asking these questions can:
  - Highlight original motivation or begin a search for new inspiration.
  - Connect with a sense of meaning and purpose.
  - Help realize actions have purpose and are contributing to positive change.
  - Understand that not everything can be controlled.
  - Acknowledge the costs and rewards of being involved in the program.

#### “Don't Just

Don't just learn, experience.  
Don't just read, absorb.  
Don't just change, transform.  
Don't just relate, advocate.  
Don't just promise, prove.  
Don't just criticize, encourage.  
Don't just think, ponder.  
Don't just take, give.  
Don't just see, feel.  
Don't just dream, do.  
Don't just hear, listen.  
Don't just talk, act.  
Don't just tell, show.  
Don't just exist, live.”  
– Roy T. Bennett, *The Light in the Heart*

### *Types of change agents*

There is other categorizing of change agents but these are the ones we use:

- **Helper** is a person that is inclined to work directly with people and often provides some sort of support services or programming. Example: Mother Teresa.
- **Organizer** is a person who tends to mobilize people to push for change. An organizer often works behind the scenes to support mobilization efforts. Example Barack Obama, Martin Luther King.
- **Advocate** is a person who represents people who have a need. An advocate tends to use their voice to represent those who may have a need or face injustices. Example Angelina Jolie, Bono.

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- **Rebel** is a person that mobilizes to take direct action and say no to injustices. Rebels put pressure on decision makers to create change. Example: Malala Yousafzai

**Activity — creating a vision of social change**

## ***Module — Roles and Responsibilities***

**Activity — Cross Match**

### ***The Refugee Profile***

The Region of Waterloo's *Immigration Partnership* report on Waterloo Region Immigration Profile from June of 2019, reports that:

- In 2017, 25 per cent of immigrants to Waterloo Region did not speak English or French. Over the past 10 years, that number has increased to 45 per cent with the influx of immigrants from Syria.
- According to the statistics for 2016, 51 per cent of recent immigrants were employed. This excludes those who were not looking for work, students, stay-at-home parents, and retirees.
- Non-Caucasian or non-white immigrants between the ages of 25 and 64 with a university education or higher have higher rates of unemployment.
- 57 per cent of recent immigrants have higher levels of education, post-secondary certificate, diploma, or degree. 22 per cent of these individuals studied architecture, engineering, and related technologies.
- In 2015, the median employment income for recent immigrants was estimated to be 31 per cent lower than the median income for all of Waterloo Region.
- 33 per cent of recent immigrants are living below the poverty line.
- 31 per cent of recent immigrants are living in unsuitable housing and 40 per cent are living in unaffordable housing.

For the full profile visit [https://www.regionofwaterloo.ca/en/regional-government/resources/Reports-Plans-Data/Public-Health-and-Emergency-Services/WR\\_ImmigrationProfile\\_2019.pdf](https://www.regionofwaterloo.ca/en/regional-government/resources/Reports-Plans-Data/Public-Health-and-Emergency-Services/WR_ImmigrationProfile_2019.pdf)

### ***Overview of Claimant Process***

#### ***Refugee Categories***

There are three types of refugee claimants to Canada:

#### ***Government Assisted Refugees (GARs)***

- Selected and screened overseas.

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- Arrive as permanent residents.
- Eligible for OHIP.
- No work or study restrictions.
- Receive government support for one year at welfare levels.
- Receive settlement assistance from government-funded services.

## ***Privately Sponsored Refugees (PSRs)***

- Selected and screened overseas.
- Government or sponsor referred.
- Arrive as permanent residents.
- No work or study restrictions.
- Receive sponsor support for one year at welfare levels.
- Receive settlement help from sponsor.

## ***Refugee Claimants/Asylum Seekers***

- Refugee determination made after arrival in Canada.
- Future in Canada uncertain until decision made by Adjudicator, deportation always a possibility.
- Does not have permanent residence but given right to apply after positive decision, which requires a significant fee.
- Restrictions on work and study.
- Not covered by OHIP but do receive more limited federal health coverage (IFH).
- Sometimes held in detention centers while awaiting determination process.

## ***Who is a Refugee Claimant?***

- A refugee claimant is an individual who has claimed the need for protection in because of risks they face in their country of origin. In applying for protection they are claiming that their country cannot or will not protect them and they face the threat of personal persecution.
- A refugee claimant is equivalent to asylum-seeker and is standard for Canada while the term asylum seeker is more often used internationally.
- Anyone from any country can claim as an asylum-seeker. Claiming does not in any way guarantee the outcome and comes with many conditions.
- An inland claim is made within Canada. A border claim is made at the border or entry point.
  - Inland – come to Canada in some way, student, worker, visitor, illegally.
  - Border – claim at a border crossing with the USA, airport, or are picked up after crossing illegally.
  - Irregular Entry – Cross the border into Canada but not at an official border crossing. This is often done due to lack of information or as a result of policies and laws which limit who can claim at an official border crossing – Safe Third Country Agreement.

## ***Who Applies for Refugee Protection?***

- Claimants from all over the world.
  - 2018, main source countries – Haiti, Nigeria, Turkey
  - 2019, main source countries – Colombia, Turkey, Iran
- At we see claimants from a few main areas,
  - South and Central America - Honduras, El Salvador, Venezuela, Colombia.

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- The Middle East - Afghanistan, Iraq, Iran, Syria.
- Africa- Sudan, Nigeria, Uganda, Eritrea.
- Europe/Asia - Former Yugoslavia countries, Turkey.
- Language Religion and Social Class
- Business Owners, Doctors, Lawyers, Politicians, Shepards, Teachers

## ***Refugee demographics***

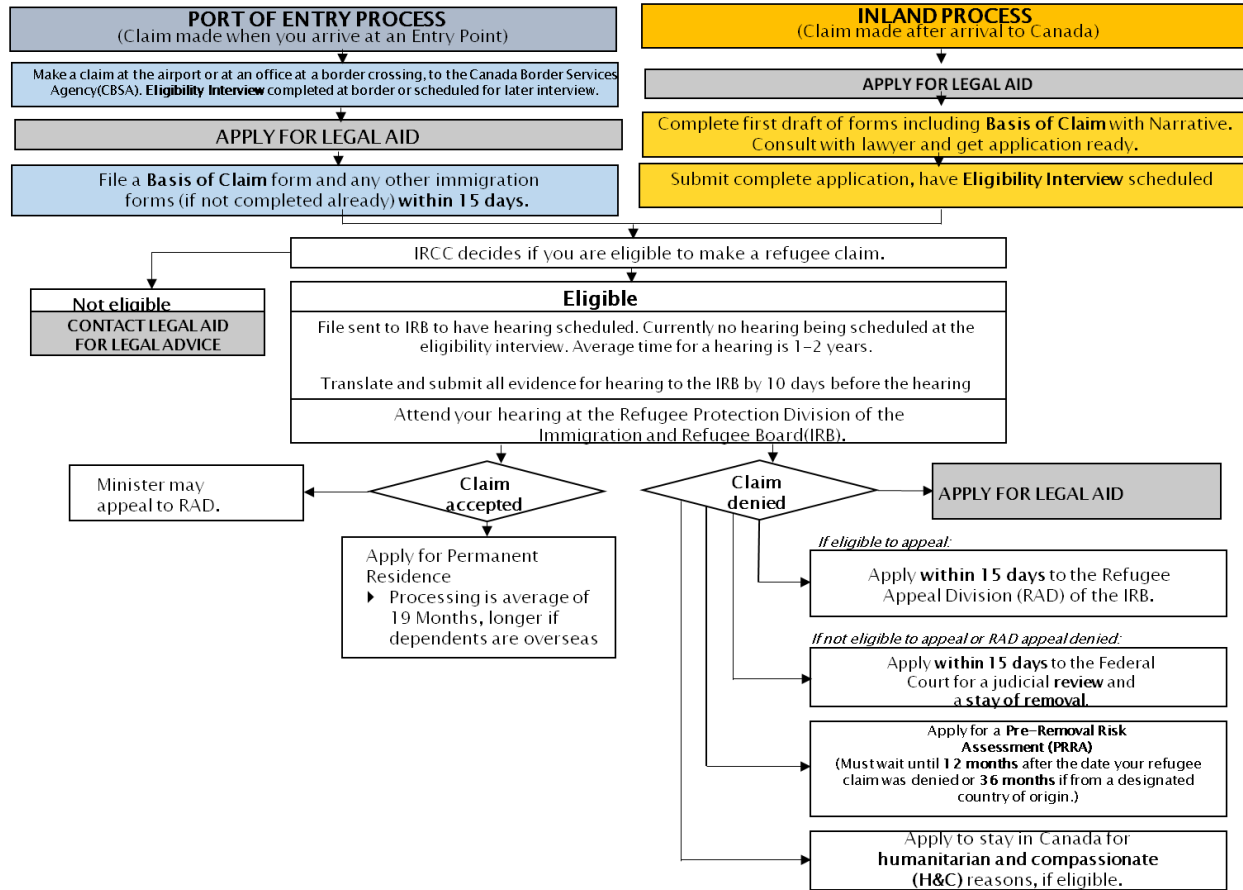
- Unaccompanied minors – 16, 17.
- Seniors – 80+.
- Families with young children.
- Single women and men.
- Individuals:
  - Who have never been to school and have zero literacy in any language.
  - University Educated up to PHDs.
- People from ‘first’ world countries who had lives very similar to north America who were privileged citizens of their own countries to people who have lived their whole lives in refugee camps or fleeing from war or fighting for survival in dangerous parts of very dangerous cities.

## ***Persecution types***

- Religion
- SOGIE based persecution/violence
- Political Opinion
- Fleeing war and/or oppressive governments
- Extortion and/or government corruption

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## Refugee claim process



- Once a claimant has been determined eligible they enter into the longest wait time.
- This is where most of the settlement processes occur.
  - Ontario Works.
  - School.
  - Work Permits.
  - Health Concerns.
  - Food, housing, and basic needs.
- This period of time should be focused on preparing for the hearing primarily through gathering evidence and getting it translated and submitted as well as making sure their legal representation is secured.
- The current wait time for a hearing varies but can be anywhere from 6 months up to 2 or more years.

## The Hearing: Legal Issues

- The Hearing is the culmination of the claims process and is held before an adjudicator who is tasked with determining the individual's need for refugee protection.
- In 2018, between were accepted. In most years it is just over 50% acceptance.

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## Key Legal Issues

During the claims process, claimants must provide proof of the following:

- Identity – who they are and where their country of origin.
- Credibility – their experiences are clear and valid with no contradictions.
- Subjective fear – how did they react to the danger? Does it imply that they were actually afraid for their safety? Did they return to your country? Did they seek help, etc.
- Risk of danger must be personal - The country being in a dangerous state in general is not normally enough. Exceptions such as Syria are a technicality.
- State protection - did they go to the police? Did they try to get help from someone?
- Did they have other options either within the country or outside of the country

## ***Positive Decision***

Explain difference b/w CR and PNP

Entitlements: OHIP, CCB, PR

PR – Now entering the next long part of this process. We will talk more about family reunification and the PR difficulties in a few minutes.

Important to note Protected People are still not eligible for a permanent Social Insurance Number – (still have a 9) until they are accepted as Permanent Residents.

## ***PR Processing Times***

- The processing time for the PR application for Protected Persons has been going down on a regular path in the past years. A few years ago, it was over 30 months.
- The biggest issue that comes up in this period is family reunification.
  - Stage One – main applicant (family) in Canada – up to two years.
  - Stage Two – family overseas processed by overseas office – additional year or more.
  - Extreme Situations – PRs can take 4 or more years.
- Can sometimes involve a lot of advocacies.

## ***Negative Decision:***

Here are some resources that caseworkers refer to:

- Refugee Appeal Division (RAD) of the IRB (deadline: 15 days after written decision received). Not all claimants can appeal to RAD
- Judicial review at the Federal Court (deadline: 15 days after written decision received). May be removed before a decision.
- Pre-removal risk assessment (PRRA) (but for most only after 12 months)
- Humanitarian and Compassionate Application (generally only after 12 months and may be removed before decision).
- Deportation.

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## *Caseworkers*

### **Claim support**

- Walking with claimants through the claims process. Assisting with paperwork, orientation, legal referrals, claim preparation.

### **Settlement support and referrals**

- Assisting with basic settlement needs, shelter, food, school, and employment. Largely through partnerships with local organizations and our own programs.

### **Community building**

- For claimants going through an intensive and stressful process, on which their future lives depend, it is important to have a place to go where they can be understood, encouraged, and validated as individuals.

### **Advocacy and education**

## **Guest Home Volunteer Roles**

### *Ambassadors*

Ambassadors are the link between all roles in the Guest Homes Program and staff and will receive additional training opportunities depending on the tasks they elect to perform.

Ambassadors:

- Act as a point of contact within their organization, program volunteers, and clients.
- Provide information to the general community regarding the Guest Homes Program.
- Oversee the shared Housing Program technology-based communication platform.
- Are approachable and reliable with the drive to connect with others to build trust.
- Are trained on trauma informed practices.
- Stay active in learning and development to increase knowledge base and lessen the chance of stagnation, unhappiness, and frustration.
- Ensure a culture of leadership and learning.
- Attend additional training as required.

### *Hosts*

- Can provide suitable accommodation (shared or independent) for tenants that afford some measure of privacy for no less than two months.
- Are comfortable dealing with limited language skills and different cultural aspects.
- Have a genuine interest in learning about other cultures.
- Are flexible around accommodating guests in their home.
- Acknowledge that there will be periods of uncertainty and question and are comfortable approaching Ambassadors and Housing Coordinator with questions.
- Are trained on trauma informed practice.

### *Community Navigators*

- Community Navigators facilitate connections to programs and resources offered by various organizations for example, Waterloo Wayside (Bridgeport Cafe – Emmanuel United

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Church), Community Centre Family Outreach Programs, Community Music School of Waterloo Region, Churches and so much more.

- Research the organization for which they will provide Navigation. For example, program, times, dates, location, contact information, and criteria. Navigators may choose more than one organization to act as point of contact.
- Navigators may work with multiple clients.
- Meet with clients at the organization they will provide Navigation for in order to provide information and support.
- If possible, accompany clients to programs until clients build familiarity and comfort level with programming.
- Are trained on trauma informed practice.

## *Community Conductors*

- Community Conductors provide support for people as they plan for appointments, errands, and other day-to-day getting around activities.
- Support newly arrived refugees as they settle into their new life in Canada by connecting them to community for social inclusion and a sense of belonging.
- Conductors may support more than one client.
- Are trained on trauma informed practice.

### Activity — responsibilities

## Host Considerations

- The Canada Revenue Agency advises that 30% of income from rentals should be set aside for tax purposes. However, 75% of the income generated from rentals can be used for a charitable donation and tax receipt. You should follow up with Canada Revenue Agency regarding your own financial circumstances in terms of capital gains, percentage of homes for rental purposes, and expenses.
- If you are considering becoming a host and you carry a mortgage, you would be advised to check with your lender to see if there are any provisions about having renters.
- You should also check with your insurance company to find out if you have to obtain any additional insurance to cover a tenancy.
- Hosts assume all responsibility for maintenance and repairs to their home in cases of damage or theft.

Hosts are responsible for all housing safety by-laws and considerations including:

- Child safety.
- Smoke and carbon monoxide detectors
- Fire extinguishers and instruction on use.
- Fire safety plans.



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## *Ontario Works*

- According to Ontario Works (OW), a boarder is someone who lives with the landlord, but it is the landlord who purchases and prepares food. A renter, even if living in shared conditions with their landlord, is someone who purchases and prepares their own food.
- OW pays different amounts depending on whether it is a rental situation or a boarder.
- The OW rental shelter allowance for one person is currently \$390.00 per month. The board amount is \$533.00.
- If a host decides that they will not be charging rent, OW will only provide an individual with the basic needs allowance available of \$343.00.

## *Monetary gifts*

According to section 5.7 of the OW directives the following applies:

- Monetary gifts to recipients are exempt as income up to \$10,000 over a 12-month period. This is in effect for each member of the benefit unit (for example, mom and two kids can receive up to \$30,000).
- In addition to the \$10,000 exemption, gifts and voluntary payments used to pay first and last month's rent to secure accommodations for the benefit unit are exempt as income.
- Monetary gifts contributed for a recipients' Registered Education Saving Plan or Registered Disability Savings Plan are exempt as income.
- Casual gifts of insignificant value, for example, basic clothing and meals are also exempt.

## *Residential Tenancies Act*

- Hosts who share living space with a guest are exempt under the Residential Tenancies Act.
  - "This Act does not apply with respect to, (i) living accommodation whose occupant or occupants are required to share a bathroom or kitchen facility with the owner, the owner's spouse, child or parent or the spouse's child or parent, and where the owner, spouse, child or parent lives in the building in which the living accommodation is located."
  - "Since the Residential Tenancies Act does not govern this type of rental accommodation, the notice to terminate provisions and notice periods established in the Act do not apply."

<https://landlordselfhelp.com/>

## *Parity Considerations*

Hosts should carefully consider whether they will be charging their guest rent. There are pros and cons to both sides.

<i>Pros</i>	<i>Cons</i>
Acclimatizes newcomers to established rules for renting.	Doesn't allow the individual an opportunity to save money for first and last rent for permanent housing.
Establishes a boundary between tenant and landlord.	Hosts will have to calculate income generated into their taxes.
Income collected can be used for additional charitable endeavours.	May unintentionally blur boundaries and create unwanted expectations on both sides.
	May not be considered "fair" if other guests find that rent is not being charged in particular circumstances.

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	May place pressure on guest to act in ways not intended by host.
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## Module — Communication and Culture

### Activity — if could read my mind

#### Foundations of Communication

Effective communication is the ability to transmit information, thoughts, ideas, and knowledge in a clear manner so that understanding is achieved. Even when we feel we are effective communicators misunderstanding, frustration, and conflicts can arise. Effective communication includes non-verbal communication, the ability to understand your own emotions as well as that of another person, and active listening. Here are some of the things that we need to be aware of to be effective communicators:

- *Realness* — the ability to express yourself in an honest and real manner. It is important that people can trust you and to know that they can rely on your word.
- *Clearness* — the ability to speak clearly.
- *Understanding* — the ability to relate and build a connection with other people.
- *Emotion* — the ability to recognize your own mood and attempt to remain unemotional.
- *Selective perceptions* — the ability to acknowledge beyond what we want to hear.
- *Tone* — the ability to speak in a normal tone of voice.
- *Elaboration* — the ability to rephrase what you are saying if understanding is not achieved rather than repeating.

***In addition:***

- *Write messages if necessary* — with some individuals it is easier to communicate through reading and writing rather than verbally.
- *Allow ample time* — give the person time to finish their thoughts or struggle to find the right words. Try not to immediately jump in and guess what they are trying to say. Point to objects or use gestures to help them find their words.
- *Watch your personal space* — be respectful of the person's personal space and observant of their reaction as you move closer. If a person likes to pace, walk in step with them while you talk.
- *One question at a time* — more than one question will increase confusion.
- *Watch your body language* — only nod and smile if you understood what the individual has said. Otherwise, keep this to a minimum since they may think you agree with them and not that you are confirming what you heard.
- *Let them be themselves* — people make errors, have emotional outbursts or display inconsistencies. Try to suppress any urges to correct or quiet them.

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## ***Misunderstandings***

Even the best communicators sometimes must deal with misunderstandings. Here are some tips to help if this happens:

- *Remain calm* — try not to overreact to the situation. We rarely do our best when we are upset and angry.
- *Choose a good time and place to sort out the misunderstanding* — find a place free from interruptions and have plenty of time so no one feels rushed.
- *Focus on the problem* — avoid blaming, name calling, and putdowns. Be respectful and accept responsibility for your share of the misunderstanding.
- *Listen to the other side* — this may be the last thing you want to do when you may feel upset or offended.
- *Express feelings in words, not actions* — telling someone directly and honestly how you feel can be a very powerful form of communication.
- *Be specific about what is bothering you* — vague complaints are hard to work on.
- *Deal with only one issue at a time* — do not introduce other topics until each previous topic is fully discussed.
- *Avoid accusations* — accusations may make people stop listening and become defensive. Instead, talk about how someone's actions made you feel.
- *Do not generalize* — avoid words like "never" or "always." Such generalizations are usually inaccurate and will heighten tensions.
- *Do not stockpile* — storing up an abundance of grievances and hurt feelings over time is counterproductive. It is almost impossible to deal with numerous old problems whose interpretations may differ.
- *Explore resolutions* — let everyone offer as many resolutions as possible, with neither side judging the suggestions offered. Once all possibilities are on the table then everyone can face the “problem” together, reviewing the ideas you have generated and evaluating their usefulness.
- *Use “I” statements* — avoid blaming or “you” statements. “I” statements help us frame our questions and responses so that the other person does not become defensive.

## ***Empathy***

Empathy is the ability to perceive the thoughts, experiences, and perspectives of other people based upon your own thoughts, experiences, and perspectives. Sympathy is acting upon your own imagined and interpreted reaction.

Everyone has his or her own personal history, personality, and life circumstances. Having empathy does not allow us to feel exactly what someone else may be feeling. However, when you care, when you experience empathy, you can relate to other’s experiences, reactions, and feelings.

*What Empathy is:*

- Listening.
- Asking questions.
- Temporarily suspending your own ideas, opinions, and emotions (particularly anger and resentment).

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*What Empathy is not:*

- An opportunity to express your own opinion.
- An opportunity to convince others of your own point of view.
- An automatic agreement with the other person.

*Why we need to have empathy.*

- Empathy:
  - Is used in communication to understand relationships.
  - Helps us in developing solutions and avoiding conflict.
  - Is essential when you are dealing with problems.

## ***Non-Verbal Communication***

Communication is:

- 7% Words
- 38% Nonverbal impact, voice, pitch, tone, pace
- 55% Body language:
  - Facial expression
  - Eye contact
  - Spatial proximity
  - Posture
  - Gestures
  - Projection

Research shows that over half of human communication takes place on the nonverbal level through body language. Although, in general, we are not aware of it, we send and receive non-verbal signals all the time. These signals can indicate what we are actually feeling. Besides communicating your feelings and attitudes, body language makes messages more meaningful and memorable. People remember more of what they see than hear.

### **Activity — the barefoot alien**

## ***Clear English***

### **Activity — jargon, slang, colloquialisms**

Clear English is about what we say and who is listening. It often includes breaking old habits. Clear English is using simple language that helps deliver your message and is something you practice as you speak.

Diction is the art of speaking so that each word is heard clearly. Your diction is simply your choice of words. There is no single, correct diction in the English language. Diction is based on what environment we find ourselves in.

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## *Avoid*

**Slang** — slang are words or expressions that are informal in nature. Slang expressions are constantly changing, evolving and growing.

**Colloquialisms** — a colloquialism is an expression not used in formal speech or writing. Colloquialisms can include:

1. Idioms — idioms are figures of speech. For example, Tongue-in-Cheek.
2. Words — words that have been shortened and strung together are commonly referred to as colloquialisms.
3. Jargon — Jargon are words that are used in a specific activity, in a particular profession or by a group. For example, FAQ—Frequently Asked Questions.

## Boundaries

### Activity — creating boundaries.

Volunteers can become very involved in guests' lives. They are the ones who regularly get to know them on a close basis. Volunteers are expected to be respectful, compassionate, and responsible and never compromise the relationship by becoming unprofessional. However, on occasion relationship issues do arise.

Boundaries are necessary between volunteers and guests and make the relationship professional and safe. They lessen the chance that an individual may get upset in an interaction if they think they're being taken advantage of or not being appreciated. Not having boundaries may take us beyond the limits with which we feel comfortable. Boundaries offer less ambiguity. Having clarity on what is expected on both sides lets us act with confidence.

It will sometimes be difficult for volunteers and guests to set boundaries or to recognize and defend their own boundaries. To develop effective boundaries, individuals first need to identify their limits for physical, emotional, mental, and spiritual comfort levels. What can you tolerate or accept and what makes you uncomfortable or stressed? Individuals may be unaware of the need for boundaries and may at times do things or make requests that cross boundaries. In dealing with individuals who have different personalities or cultural backgrounds we need to be more direct in expressing our boundaries. Setting boundaries should become a part of self-care. Having established boundaries gives us energy, peace of mind, and a positive experience.

### **Boundaries that should be considered**

- Holidays.
- Sharing spaces/common living areas times and expectations.
- Routines/quiet times.
- Times when laundry or cooking can or can't be done.
- Romantic entanglements.
- Time alone with opposite gender or with children.

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- Introducing them to other people — safety and communication concerns.

## Signs that clear boundaries have not been set

- *Entanglement* — a feeling that everyone must do everything together without autonomy. It can generate a feeling of intrusiveness to the point of being overwhelming.
- *Blanking* — tuning out what is happening around you or not feeling as if you are in touch with your own emotional perceptions.
- *Detachment* — the opposite of entanglement where everyone is doing things independently without a lack of fusion.
- *Defensiveness* — feeling unduly involved and needing to defend against further boundary breaches. It may also trigger an emotional response when you feel that your rights are being disregarded.

## Types of boundaries

*Loose* — a boundary is determined but not enforced. It can be a boundary that is enforced one day but totally ignored the next.

*Flexible* — boundaries are clear and enforced but they are also open to new ideas, thoughts, and resources.

*Rigid* — boundaries are set and constantly enforced. In some cases, it can restrict emotions. Rigid boundaries are not open for change.

## Setting healthy boundaries

- Identify your boundary in a clear, firm, calm and respectful manner without justifying them, getting angry or apologizing for setting them.
- You are only responsible for the boundaries you are setting and not for how people react to them.
- Don't feel selfish, guilty, or embarrassed for setting boundaries. It is part of your self-care.
- Volunteers should be careful when talking about their personal lives.
- Giving or receiving gifts. There is a risk of changing the nature of the relationship between volunteer and guest. An individual who receives a gift may feel pressured to give one in return or it may change the nature of the relationship.
- Physical contact. There are a variety of ways that we use appropriate touch to communicate. Be cautious and respectful of any physical contact that is involved. Keep in mind the cultural diversity regarding touching.

## Boundary building do's and don'ts

<i>Do</i>	<i>Don't</i>
Feel that it is alright to say "no" without feeling guilty.	Feel that you must agree if you don't want to
Take care of yourself by scheduling you time.	Feel that everything must be done together or things will fall apart.
Take time to do things by yourself and for yourself	Don't feel you always have to include everyone
Choose to be open and be trusting knowing	Close yourself off from new experiences.

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you can protect your own boundaries	
Know where to draw the line.	Confuse where that line is drawn

## *Parenting boundaries*

Having different parenting philosophies can often become a point of contention. Being questioned about parenting techniques can be unnerving or perceived as intrusive or critical. Navigating parenthood can be difficult, frustrating, and exhausting. Remember that there isn't one right way to parent. If there was a guidebook that answered every question parents have and offered all the right advice, parenting would be a breeze.

### *Tips*

- Don't jump to conclusions and keep judgements to yourself. Know when you should "judge" and act. You also want to be on the lookout for signs of neglect or abuse in children. Sometimes, differences in parenting styles run the gamut of actions that may be dangerous or harmful to children.
- Listen without providing advice. Unsolicited advice can cause conflict or tension.
- Take a break and remove yourself from the situation.
- Understand that there is no right way to parenting. Many of today's choices on parenting practices have become political, moral, and ethical stances.
- If you must say something, say it in such a way that is complimentary rather than critical.
- Try not to take things personally. Parenting is difficult and everyone has questions about whether or not they are doing it right.
- Become knowledgeable about parenting support groups that are available.

## *Guest/Host Agreement*

A Guest/Host Agreement is a written agreement that helps both sides to avoid problems. It should outline standard items of shared living like noise, rent, guests, etc. Most guest/host situations are not covered under the Residential Tenancies Act so it should be standard practice to set out terms and conditions prior to opening your home.

### **Activity — Guest/Host Agreement**

## **Culture**

### **Activity — Cultural Identification**

Culture comes in many shapes and sizes. It includes areas such as politics, history, faith, mentality, behaviour, and lifestyle. Culture affects everything we do from personal relationships, to conducting business. When interacting within our own cultural group, culture acts as a framework of understanding. However, when interacting with different cultures this framework may no longer apply because of cross cultural differences.

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Often without our realization, culture influences how close we stand, how loud we speak, how we deal with conflict, even how we participate in a meeting. By failing to understand how culture impacts individual needs and preferences, we often misinterpret behaviours.

Cultural sensitivity is about having the knowledge, skills and abilities to deal with a wide variety of people. We need to step outside our framework of culture in order to understand other cultures. Cultural sensitivity is about consciously not imposing our own personal values on someone else because they are different. Cultural sensitivity is having the ability to establish relationships with different people. It is also about seeing what is different about people and acknowledging that this can be valuable and meaningful.

Spirituality is an important part of culture. Spirituality can be religious, non-religious, or both. It is about a philosophy of life and a world view. Spirituality is expressed through concepts and ideas about sacred beliefs, and religious rituals or practices and there is a significant difference between spirituality and religion.

## ***Cultural sensitivity***

Cultural sensitivity is about recognizing the role culture plays in interactions and trying to identify the critical elements of the cultures involved. What are your preferences and expectations, and what are the norms and preferences of your guests? It is also about not interpreting any behavior through your own cultural background. Most people don't intend to be deceptive, difficult, or unproductive; they are simply adhering to their cultural programming. However, to have effective communication, you have to find alternative approaches that are more in line with someone else's culture.

### **Activity — selective perceptions (implicit bias)**

#### ***Implicit Bias***

Implicit bias is when people attribute certain aspects to a group of people. These biases are formed on an unconscious level and are often not within our control. We may not even be aware that we have an implicit bias. Implicit bias should not be confused with prejudice. In fact, in many cases our implicit biases contradict what we actually believe. Having an implicit bias is natural because of how our brains process information about the world around us. The human brain seeks out patterns to form associations and it also likes to simplify information to make it easier to sort through. Implicit bias can also be formed through our experiences and social conditioning including media portrayals.

#### ***Tips for creating cultural sensitivity.***

- Recognize how your culture is viewed by others.
- Realize how the beliefs and behaviors of a cultural group affect you.
- Learn to negotiate between different beliefs and practices of a culture and yourself.



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- Learn to value the diversity of culture. Be willing to extend yourself when it comes to learning about new cultures.
- Make friends with people of different cultures.
- Learn another language. Learn verbal and nonverbal cues of other cultures.
- Be more flexible.
- Read about other cultures.
- Attend cultural events and festivals or watch movies and documentaries about other cultures.
- Share knowledge and experiences with others and show respect for their culture and language. Be sensitive to their feelings about their home country.
- Show respect for their culture and language.
- Ask, "How would I feel if I were in their shoes?"
- Learn how to pronounce names correctly. Practice saying it until you get close to how it should be pronounced. Ask them if you have pronounced it correctly. They will be pleased that you are concerned with the correct pronunciation.
- Be yourself. Show that you care about them as people and that you honestly want to help.
- Take time to listen. If you don't understand, or you are not understood, take time to find out why. Explain or ask questions. A key question might be, "Would you help me understand?"
- Don't treat others as you would want to be treated. Try to learn how they want to be treated. What is viewed as polite, caring, in one culture may be considered rude, uncaring, or even evidence of poor standards in another.

## *Module – Trauma*

### **Trauma and the Refugee**

- Please be mindful of the potentially upsetting nature of the following materials and recognize you need to take care of yourself.
- Please be respectful of others and do not discuss any personal comments outside of the training.
- Be aware of the degree of personal information that is appropriate to share.
- Don't feel pressured to contribute. Self-disclosure is personal.
- Please no side conversations or talking over others.

#### **Activity — how I see it**

### *What is trauma informed practice?*

Trauma informed practice does not focus on treating trauma symptoms but rather provides services in a manner that is welcoming and appropriate for the needs of individuals affected by trauma. Trauma informed practice is:

- Having an awareness of how trauma impacts people.
- Understanding that individuals are not “sick” but have suffered an injury.

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- Recognizing that service should be genuine, authentic, and compassionate.
- Creating a climate of hope and resilience.
- Teaching Canadian ways as skills and not as identity replacement.
- Acknowledging that Post Traumatic Stress Disorder (PTSD) is not always the result of trauma. PTSD is complex and requires the intervention of qualified health care providers.
- Avoiding the use of terms such as “victim” or “survivor” because they imply someone who “is” rather than recognizing that they were impacted by a specific experience.
- Being mindful that asking or talking about trauma is not always appropriate.
- Understanding that if we approach the topic of trauma with compassion and understanding, in a manner that is validating and non-judgemental, and accepts the person’s feelings and their right to feel that way that we cannot say the wrong thing or make it worse.
- Knowing that sometimes the only response to dealing with trauma is to ask how we can help.

Traumatic events are often unexpected and can result in people feeling as if they have lost control of their lives and what is happening to them. They often feel insecure, have trouble trusting, feeling connected, or respecting others. In response, some people feel an increased need to control their surroundings, including the people around them.

In some cases, people who have experienced trauma may respond with mistrust, a sense of distance, a lack of gratitude, or cooperation that may seem bewildering and frustrating. Individuals who are trying to provide support may end up feeling misunderstood, unacknowledged, unappreciated, or manipulated.

## Activity - trauma related stress

### *The effects of trauma*

Signs of trauma may not be readily apparent. In some cases, they may not start until months or years after the traumatic event and can range in behaviour. The Refugee may experience profound grief and mourning as well as increased anxiety, tension, negative feelings, and feelings of helplessness. Individuals may:

- Have recurring distressing, intrusive thoughts, images, and flashbacks of prior traumas.
- Have disturbed sleep such as nightmare or waking up shaking or screaming.
- Find themselves on guard for signs of threat or danger. In a constant state of hyper-vigilance for fear of something bad happening.
- Exhibit a range of physical symptoms of trauma such as headaches, muscle tension, feeling restless, abdominal distress, high blood pressure, changes in appetite or sleep.
- Experience feelings of hopelessness, helplessness, and powerlessness that nothing will change and a belief that they can’t control anything.
- Experience flashbacks of the traumatic event as if it were happening again.
- Avoid thinking or talking about the traumatic event.
- Avoid places, activities, or people that remind them of the traumatic event.
- Experience negative feelings about themselves or other people. Experience a difficulty in maintaining close relationships.

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- Experience an inability to experience positive emotions and feel hopeless about the future.
- Feel emotionally numb and lack interest in activities they once enjoyed.
- Feel heightened negative emotions such as irritability, anger, guilt, shame, or aggressive or self—destructive behaviour.
- Experience memory problems, including not remembering important aspects of the traumatic event.
- Experience stomach aches, headaches.
- Cry a lot.
- Experience thoughts about the traumatic event that won't go away.
- Experience pains in the body that don't seem to have a physical cause.
- Get upset when things happen that remind them of the traumatic event.

## ***Trauma and the refugee child***

Children experience all the above and require a sense of normalcy, safety and security. Signs of trauma in children

- Bed wetting
- Thumb sucking
- Acting younger than their age
- Trouble separating from their parents
- Temper tantrums
- Aggressive behavior like hitting, kicking, throwing things, or biting
- Not playing with other kids their age
- Repetitive playing out of events related to trauma exposure
- Changes in their behavior such as aggression, anger, irritability, withdrawal from others, and sadness
- Trouble at school
- Trouble with peers
- Fear of something bad happening
- A sense of responsibility or guilt for the bad things that have happened
- Feelings of shame or embarrassment
- Feelings of helplessness
- Changes in how they think about the world
- Loss of faith
- Problems in relationships including peers, family, and teachers
- Conduct problems

Trauma recovery is a process of change through which individuals improve their health and wellness, live self-directed lives, and strive to reach their full potential. Trauma supported recovery includes having a stable and safe place to live, making healthy choices, and conducting meaningful activities. In order for recovery to happen the individual must also feel a sense of community.

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Individuals who have experienced trauma may have a triggered emotional response to things in everyday life that may not be directly associated with the trauma. There is a continued debate among health care providers whether revisiting traumatic memories helps or harms and disclosure is a highly personal choice. Trauma recovery focuses on supporting an individual as they learn to regulate these emotions.

## *Dealing with trauma*

Individuals dealing with trauma require safety, security, stability, support systems, and a sense of social inclusion. Here are some tips for how volunteers can support individuals who have experienced trauma:

- Build trust. Refugees may often find it difficult to trust anybody especially if they come from more of a police-state.
- Understand the relevance of housing, food, and safety in an individual's sense of control, of belonging, self-determination, independence, and productivity.
- Listen to concerns, acknowledge their importance. Sometimes, the only thing we can do is listen or just sit in silence and be "present in the moment."
- Support the individual's values such as supporting a child's academic success.
- Understand that healing takes place in its own way and at its own speed.
- Understand that many cultures do not speak about trauma in terms of mental health. In some cultures, there is an underlying fear of governments, institutions, and organizations in general as they were part of a repressive regime. Individuals may be hesitant, reluctant, or mistrustful to access services and support.
- Communities of care or support systems are groups of people who know each other, share experiences, and reach out to one another in good times or in times of need. It helps to instill hope in having relationships where they feel nurtured, liberated, or validated and feel genuine acceptance from others.
- Having a sense of community can support larger goals and alleviates the isolation that some individuals may feel. Volunteers can consider:
  - Hosting a community dinner.
  - Getting to know more about what cultural community groups are available.
  - Form or join a choir or singing group.
- Avoid derogatory comments about their home country and informing them of how fortunate they are to be in Canada.
- It is equally important to feel connected to spirituality which nurtures and anchors. It allows us to find our own path to renewal and refilling our own sense of grace. It can also allow us to connect with feelings of awe, joy, wonder, purpose, and hope.
- Acknowledge when you feel out of your depth and know when to refer back to a staff member for additional support referrals.

## Crisis

**Activity — what is crisis — how do we define crisis?**

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A crisis can be any situation when an individual cannot resolve a situation with the skills and resources available to them. Crisis is individual to the person so we can miss the cues which suggest the individual is in crisis. When a crisis occurs, friends and family often don't know what to do. We also run the risk of using our own perceptions and definitions of crisis that tell us that an individual should be in control. We need to be alert for subtle changes in behaviour and to be able to assess the situation before taking any action. If you are concerned that an individual may be in crisis, seek help but assess the situation before deciding who to call.

## ***Tips for dealing with crisis***

*Watch your approach*—make sure the person is aware of you approaching. If they are unaware of your presence, they might become startled and react negatively.

*Get on their level*—try to directly face the person on their level whenever possible. This allows them to watch your face for non-verbal communication clues. It also allows them to read your lips. Make sure that your speech is clear while talking with the client. People do not hear or understand as well if they are tired or ill or under the influence of a substance. Remember to allow for personal space.

*Remove distractions*—try to get rid of any background noises or distractions.

*Keep it simple*—use simple, short sentences to make your conversation easier to understand.

*Practice time management*—allow ample time to talk. Being in a rush will only increase everyone's stress and create barriers in communicating.

*Honesty is the best policy*—be honest and let the person know when you cannot understand what they are trying to tell you. Don't disregard what the person is saying because it too frustrating to figure out.

*Get input from the individual*—ask them what techniques or devices they might find useful in helping the communication process.

*Watch for non-verbal facial clues*—maintain eye contact and be aware of your facial expressions. The individual may tune in to what your face is saying more than what you are actually communicating.

*Stick to one topic at a time*—some clients may not be able to process a lot of information at one time.

*Break it down*—break down what you are trying to say into smaller parts. This is especially important if you are asking the person to perform an action. Some people may have difficulty in understanding how to complete a large task on their own.

*Deal with person's feelings first*—an angry person needs to have their feelings addressed in order to start addressing the issue. The angrier the person the more important it is to acknowledge their anger using empathic statements and listening responses first.

*Look to what you can agree with and what you can say "Yes" to*—focus on win-win problem-solving.

*Be assertive, not manipulative, passive, or aggressive*—give behaviour limits and not judgements.

*Remember it is not personal*—focus on "being effective" and not "being right." Try not to personalize attacks made against you. Remember that though the person's words may be insulting, we must try to remember that they are acting out of their own sense of helplessness or powerlessness in the situation.

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## *Do's and Don'ts of Crisis*

<b>Do</b>	<b>Don't</b>
Keep your voice calm.	Overreact.
Listen to the person.	Make judgemental comments.
Express support and concern.	Argue or try to reason with the person.
Ask how you can help.	Maintain continuous eye contact.
Keep stimulation level low.	Move quickly.
Offer options instead of trying to take control.	Touch the person unless you ask permission.
Be patient.	Encroach on their personal space.
Announce actions before making them.	
Use silence as a communication tool.	

## *Safety Plan*

Developing a crisis/safety plan for guests involves having a guided discussion questions which, in some cases, may be considered an intrusion of privacy. It is important to explain to guests why you are asking these questions and to ask their permission before doing so. The best time to create a crisis plan is when things are going well.

### **Activity — safety plan**

**HERE 24/7 1-844-437-3247 TTY: 1-877-688-5501**

## **Vicarious trauma/compassion fatigue**

Vicarious trauma, compassion fatigue, shared trauma, and burnout have multiple definitions to describe what can happen when individuals providing support begin to feel overwhelmed. Vicarious trauma or compassion fatigue can happen when we care, feel committed, or responsible for the people we are working with who have experienced trauma through violence or profound loss, especially those who are desperate and have lost hope. Because we experience these feelings of commitment and responsibility, we can sometimes start to feel burdened, overwhelmed, and hopeless in the face of such need and suffering. Vicarious trauma results from hearing about the traumatic events that others have lived through. In some cases, the effects of vicarious trauma are the same as primary exposure to trauma.

Compassion fatigue has been associated with a gradual desensitization to the stories of the people we work with. Compassion fatigue can also result from vicarious trauma. It can also lead to a blurring of boundaries or even a lapse in our own self-care and well-being.

Additional stresses in our life can make us more vulnerable to experiencing vicarious trauma and compassion fatigue. Someone who is ill, lost their job, experiencing relationship issues, or

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financial stress, will find it more challenging to perform self-care and to deal directly with individuals who have experienced trauma.

## *Signs of vicarious trauma/compassion fatigue*

- Having difficulty talking about your feelings.
- Feeling irrational or unplaced anger or irritation.
- Feeling jumpy or being easily startled.
- Over or under eating.
- Having difficulty falling asleep or staying asleep.
- Losing sleep because your brain keeps processing.
- Worried that you are not doing enough for the people you are interacting with.
- Not finding as much joy in things you once did.
- Feelings trapped in a situation.
- Not feeling as satisfied or as accomplished as you want to.
- Always feeling exhausted.
- Avoiding talking with someone who may have experienced first-hand trauma.
- Seeking to be alone by any means.

<b>Examples of compassion fatigue symptoms</b>		
<b>Cognitive</b>	<b>Emotional</b>	<b>Behavioural</b>
<ul style="list-style-type: none"> <li>• Lowered concentration.</li> <li>• Decreased self-esteem.</li> <li>• Apathy.</li> <li>• Rigidity.</li> <li>• Disorientation.</li> <li>• Perfectionism.</li> <li>• Minimization.</li> <li>• Preoccupation with trauma.</li> <li>• Thoughts of self—harm or harm to others.</li> </ul>	<ul style="list-style-type: none"> <li>• Powerlessness.</li> <li>• Anxiety.</li> <li>• Guilt.</li> <li>• Anger/rage.</li> <li>• Survivor guilt.</li> <li>• Shutdown.</li> <li>• Numbness.</li> <li>• Fear.</li> <li>• Helplessness.</li> <li>• Sadness.</li> <li>• Depression.</li> <li>• Emotional roller coaster.</li> <li>• Depleted.</li> <li>• Overly sensitive.</li> </ul>	<ul style="list-style-type: none"> <li>• Impatient.</li> <li>• Irritable.</li> <li>• Withdrawn.</li> <li>• Moody.</li> <li>• Regression.</li> <li>• Sleep disturbance.</li> <li>• Nightmares.</li> <li>• Appetite changes.</li> <li>• Hyper vigilance.</li> <li>• Elevated startle response.</li> <li>• Accident proneness.</li> <li>• Losing things.</li> </ul>
<b>Spiritual</b>	<b>Personal relationships</b>	<b>Physical/somatic</b>
<ul style="list-style-type: none"> <li>• Questioning the meaning of life.</li> <li>• Loss of purpose.</li> <li>• Lack of self-satisfaction.</li> <li>• Pervasive hopelessness.</li> <li>• Anger at God.</li> <li>• Questioning of prior</li> </ul>	<ul style="list-style-type: none"> <li>• Withdrawal.</li> <li>• Decreased interest in intimacy or sex.</li> <li>• Mistrust.</li> <li>• Isolation from others.</li> <li>• Over protection as a parent.</li> <li>• Projection of anger or</li> </ul>	<ul style="list-style-type: none"> <li>• Shock.</li> <li>• Sweating.</li> <li>• Rapid heartbeat.</li> <li>• Breathing difficulties.</li> <li>• Aches and pains.</li> <li>• Dizziness.</li> <li>• Increased number and</li> </ul>

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<p>religious beliefs.</p> <ul style="list-style-type: none"> <li>• Loss of faith in a higher power.</li> <li>• Greater skepticism about religion.</li> </ul>	<p>blame.</p> <ul style="list-style-type: none"> <li>• Intolerance.</li> <li>• Loneliness.</li> <li>• Increased interpersonal conflicts.</li> </ul>	<p>intensity of medical maladies.</p> <ul style="list-style-type: none"> <li>• Other somatic complaints.</li> <li>• Impaired immune system.</li> </ul>
<p><b>Work performance</b></p> <ul style="list-style-type: none"> <li>• Low morale.</li> <li>• Low motivation.</li> <li>• Avoiding tasks.</li> <li>• Obsession about details.</li> <li>• Apathy.</li> <li>• Negativity.</li> <li>• Lack of appreciation.</li> <li>• Detachment.</li> <li>• Poor work communication.</li> <li>• Staff conflicts.</li> <li>• Absenteeism.</li> <li>• Exhaustion.</li> <li>• Irritability.</li> <li>• Withdrawal from colleagues.</li> </ul>	 <p>© Original Artist Reproduction rights obtainable from www.CartoonStock.com</p> <p>search ID: nbao107</p> <p>N. K. Baker</p> <p>"Worst case of compassion fatigue i've seen."</p>	

## Activity — compassion fatigue self-test

### Dealing with vicarious trauma/compassion fatigue

#### *Self-care*

Self-care is vital to reduce stress and maintain and enhance our health and well-being. Generate an action plan for your self-care and stick to it. Having a regular routine of self-care will:

- Reset your mind and body allowing you to function at your best.
- Rejuvenates your immune system.
- Better physical health.
- Increased self-esteem.

#### *Self-care suggestions*

- *Escape:* Getting away from it all, physically or mentally (books or films, taking a day or a week off, playing video games, talking to friends about things other than work);
- *Rest:* Having no goal or timeline, or doing things you find relaxing (lying on the grass watching the clouds, sipping a cup of tea, taking a nap, getting a massage);
- *Play:* Engaging in activities that make you laugh or lighten your spirits (sharing funny stories with a friend, playing with a child, being creative, being physically active).



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- Staying connected with family, friends, and colleagues;
- Noticing and deliberately paying attention to the “little things” – small moments like sipping a cup of coffee, the sound of the wind in the trees, or brief connections with others;
- Marking transitions, celebrating joys, and mourning losses with people you care about through traditions, rituals, or ceremonies;
- Taking time to reflect (e.g., by reading, writing, prayer, and meditation);
- Identifying and challenging your own cynical beliefs; and
- Undertaking growth—promoting activities (learning, writing in a journal, being creative and artistic).
- Practice self-compassion or “kindness directed toward the self.” At its core, trauma affects a person’s capacity to be self-compassionate, so recovery is about nurturing and growing that ability.

## ***Mindfulness (source: Manitoba Trauma Information and Education Centre)***

The practice of mindfulness can also play a significant role in trauma recovery by helping to restructure parts of the brain that have been the most compromised by trauma. Mindfulness is paying attention in the present moment to body sensations, emotions and thoughts without judgement (Williams et al, 2007). Mindfulness is a skill based on thousands of years of practice in various meditative traditions. The most popular modern versions are Mindfulness Based Stress Reduction, yoga and qi gong.

Safe relationships and the development of mind/body practices calm the limbic system. Recent studies that look at changes in the brains of people who have been practicing meditation, even for a short time, show that their limbic systems are less reactive and the neural connections between the prefrontal cortex (thinking brain) and the limbic area (reactive brain) increased (Davidson, 2012). These changes show that meditators are more likely to pause before reacting and, when stressed, choose a wiser course of action.

Other studies have shown that cognitive behavioural therapy combined with mindfulness practices can help prevent a relapse in people prone to clinical depression (Williams et al, 2007), obsessive compulsive disorder (Schwartz, 1996) and addictions (Marlatt, 2010).

Not all mindful practices involve sitting still. Besel Van der Kolk’s team at his center for people impacted by trauma in Massachusetts showed that women with “treatment resistant” PTSD who participated in several weeks of yoga improved. Almost half of them no longer had the symptom requirements for a diagnosis of PTSD (see yoga article at [www.traumacenter.org](http://www.traumacenter.org)). While these are early days, the emerging literature would suggest that there are many ways to heal from trauma.

There are other types of self soothing practices such as meditation, deep breathing yoga, Chi Qong etc. and spiritual and cultural practices and ceremonies that have been shown to be effective in regulating the nervous system. These practices may work well with more traditional talk therapies allowing greater stability throughout recovery. Auricular Acupuncture has the added advantage of reducing cravings for alcohol and drugs as well as promoting better sleep and clearer thinking among clients who receive it regularly (Stuyt, 2006). It is also well suited

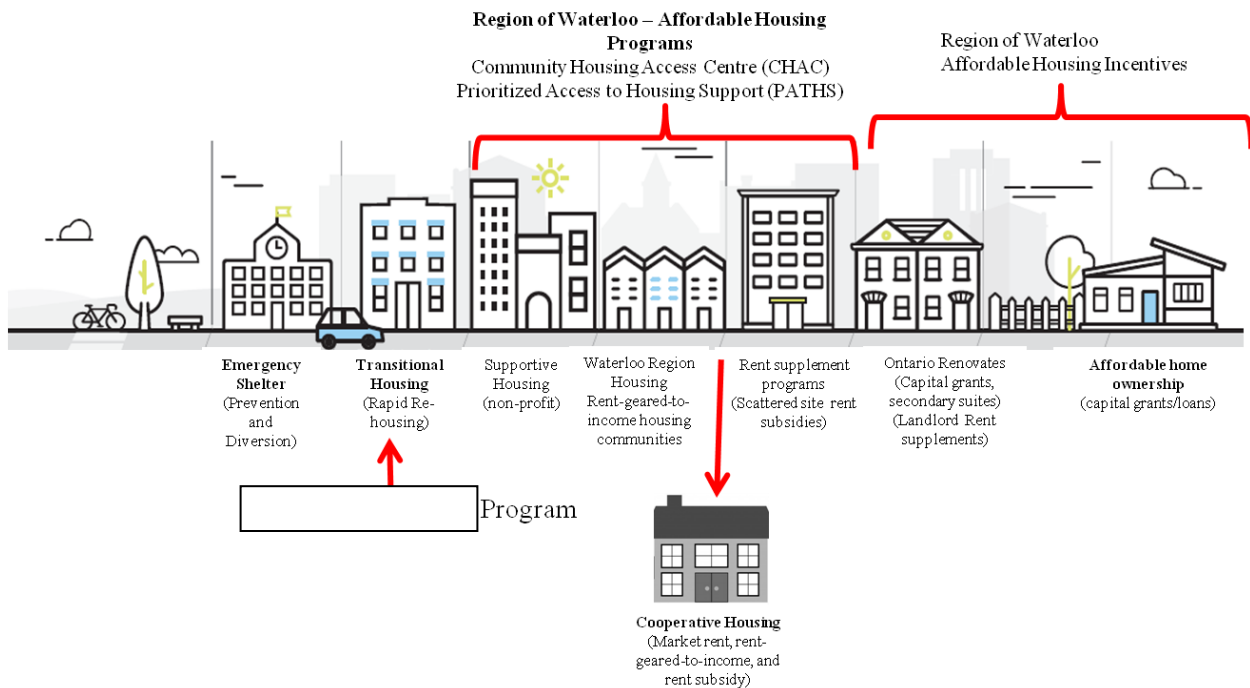
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for supporting work with refugees and immigrants in that it is nonverbal and closer to the methods of traditional medicines found in a variety of cultures.

## Module – Moving Forward

### Understanding Housing Stability and the Housing Continuum

#### *Kitchener Waterloo Housing Continuum*



#### **Emergency Shelters**

Emergency shelters are a safe place for people to stay while they work to find stable housing. The Region of Waterloo provides funding to seven shelters in Waterloo Region. Shelters may:

- Have minimal eligibility criteria.
- Offer shared sleeping facilities and amenities.
- Often expect clients to leave in the morning.
- They may or may not offer food, clothing, or other services.
- Some emergency shelters allow people to stay on an ongoing basis while others are short term and are set up to respond to special circumstances, such as extreme weather.
- Provide basic emergency and crisis services including safe accommodation, meals, information, and referral for those impacted by family violence.
- Provide a high security environment for women (and sometimes men) and children fleeing family violence or other crisis situations.

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## ***Transitional/Interim Housing (Rapid Re-housing)***

Interim housing, sometimes referred to as 'transitional housing,' is a systems-supported form of housing that is meant to bridge the gap between unsheltered homelessness/emergency accommodation and permanent housing. This form of accommodation typically provides services beyond basic needs:

- Offers residents more privacy.
- Places greater emphasis on participation and social engagement.
- Targets those who would benefit from structure, support, and skill-building prior to moving to long term housing stability.

Prior to securing their own housing, recently arrived immigrants and refugees may be temporarily housed while receiving settlement support and orientation to life in Canada. They are homeless if they have no means or prospects of securing permanent housing.

The Region provides funding to one transitional housing provider, Marillac Place which provides housing for women:

- Between the ages of 16 and 25 who are pregnant,
- Who have their child(ren) in their care or who are attempting to regain care of their child(ren).

## ***Region of Waterloo – Affordable Housing Programs***

### ***Supportive Housing (non-profit)***

- Funded through the Ministry of Municipal Affairs and Housing and administered by the Region of Waterloo.
- These properties are owned by service clubs, faith groups, ethnic organizations, community agencies, or municipal governments.
- Provides affordable housing to people with a history of homelessness.
- Provides staff support to help tenants build skills and connect them to supports that will help them to keep their housing and reduce their risk of returning to homelessness.
- Buildings are typically single-staffed and staff may not always be present onsite (e.g., out at appointments, meeting with other tenants, on-call).
- Offers a mix of bachelor, one-bedroom, two-bedroom, and three-bedroom units in apartment buildings, or private and semi-private bedrooms in residential homes or retirement homes.
- Serves a broad range of people including individuals, couples, youth, and families with some buildings serving men only, women only, and older adults.
- Provides social and recreational activities.
- May also offer additional supports such as independent living skills, medication management, food support, peer support, and retirement setting supports.

### ***Waterloo Region Housing***

- Offers a variety of affordable housing options.
- Operates rent-geared-to-income housing communities.
- Offer scattered site rent subsidies:

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- Subsidies are portable and can be applied in situ or for a new location.
- Units that are owned by private landlords, tenants pay what they can afford, and the Region provides funds to cover the difference.

## *Eligibility requirements:*

- At least one person living with you is 16 or older and can live on their own.
- You (and anyone living with you) are a Canadian citizen or have made a claim for permanent resident or refugee claimant status.
- There is no removal order under the Immigration and Refugee Protection Act against you or anyone living with you.
- You do not owe money for rent/damages to a housing provider, or you have an approved repayment agreement in place.
- No one living with you has a conviction for any offences related to housing assistance.
- You do not already own a home suitable for year-round living.
- Your gross yearly household income is not more than the limit.

### **How to apply**

- Complete a copy of the Community Housing Access Centre application for community housing. <https://forms.regionofwaterloo.ca/External/Community-Services/Housing/Application-for-Community-Housing>

## ***Co-ops***

- In many ways, a housing co-op looks like any other private rental but are also tied into rent geared to income and rent subsidies.
- Tenants are members of the co-op community they live in and are required to help maintain it

### **How to apply**

- Individuals can apply to the co-op directly. In some cases, they work with the Community Housing Access Centre (CHAC) to provide rentals. For more information go to
- <https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/Cooperative-and-Non-Profit-Housing-in-Waterloo-Region.pdf>

## **Housing First - Portable Home-Based Support** (mobile support)

- The Region's Prioritized Access to Housing Support (PATHS) process coordinated access to housing support programs *for people who have an extensive history of homelessness, mental health, and substance abuse issues.*
- Applicants on the PATHS list are organized based on priority; people who have the highest support needs and the longest experience of homelessness are first to be offered housing support
- Depending on the level of support needed, shorter-term support of three to six months or longer-term support of 12 to 18 months is provided.
- Staff link participants with longer-term supports from other community systems as needed for example, mental health and addiction, developmental, or health care supports.

### **How to apply**

- Visit a *Lutherwood Housing Resource Centre.*
- Contact Lutherwood PATHS Service Navigators by phone at 519-749-8305 extension 7284 or through the PATHS Service Navigators email ([paths@lutherwood.ca](mailto:paths@lutherwood.ca)).

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## ***Region of Waterloo Affordable Housing Incentives***

### ***Capital Grants***

Funding provided for the development of affordable housing buildings and is granted based on responses to requests for proposals (RFP) issued by the Region. *Eligibility requirements:*

- Be a non-profit or private sector corporation.
- Own or have an accepted offer for land to build on.
- Have proper zoning for the development or have preliminary support from the area or municipality for a zone change.
- Keep the units as affordable rental housing for at least 25 years.
- Meet all other requirements in the RFP.

### ***Secondary Suites***

For more information go to:

[https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/DOCS\\_ADMIN-2295429-v6-Ontario\\_Renovates\\_Secondary\\_Suite\\_Fact\\_Sheet-AODA.pdf](https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/DOCS_ADMIN-2295429-v6-Ontario_Renovates_Secondary_Suite_Fact_Sheet-AODA.pdf)

Funding is provided through the Ontario Renovates program for the renovation of a secondary suite in home.

#### *Eligibility requirements:*

You may qualify for funding to help build an affordable secondary suite if:

- Your home is a single-family home with a maximum value of \$470,811.
- The new unit is self-contained and conforms to municipal zoning and building requirements.
- Your future tenant's household income is below the maximum permitted.
- The amount of rent you want to charge for the secondary suite is below the maximum permitted.

#### **How to apply**

[https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/DOCS\\_ADMIN-2295447-v7-Ontario\\_Renovates\\_Secondary\\_Suite\\_Application-AODA.pdf](https://www.regionofwaterloo.ca/en/living-here/resources/Housing-Services/DOCS_ADMIN-2295447-v7-Ontario_Renovates_Secondary_Suite_Application-AODA.pdf)

Fill out the application form and submit by fax at 519-575-4026, email, mail, or drop it off at one of the following Regional offices:

- 235 King St. E., Kitchener N2G 4N5
- 150 Main St., Cambridge N1R 6R1
- 99 Regina St. S., Waterloo N2J 4V3

### ***Rent Supplement***

We encourage landlords to make units available to people on the affordable housing wait list. The Region will cover the gap between how much is charged for rent and how much the tenant can pay.

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- If you qualify, the Region will inspect your unit(s) and negotiate the rent. They will then enter into an agreement with you and refer tenants from the wait list to you. You enter into a lease with the tenant, collect rent, and the Region will pay you the balance.
- This program is open to anyone building or offering rental units, and agencies that offer support services. The units made available can be any type, including owner-occupied, and do not need to be vacant. Eligibility is based on:
  - The need for affordable housing in certain areas.
  - The location of the building.
  - The cost of rent for units in the building.

## How to apply

- An application form is available at:  
[https://www.regionofwaterloo.ca/en/living-here/resources/Documents/Housing/DOCS\\_ADMIN-2880190-v2-Landlord\\_Recruitment\\_-\\_Rent\\_Supplement\\_Application.pdf](https://www.regionofwaterloo.ca/en/living-here/resources/Documents/Housing/DOCS_ADMIN-2880190-v2-Landlord_Recruitment_-_Rent_Supplement_Application.pdf)
  - Drop off the completed application at:  
Region of Waterloo, Housing Division  
Attention: Assisted and Affordable Housing Program  
99 Regina St. S., 4th Floor  
Waterloo  
N2J 4V3

## *Affordable Home Ownership programs*

- The Affordable Home Ownership component of the Canada-Ontario Affordable Housing Program is delivered by the Region of Waterloo on behalf of the Federal and Provincial governments.
- The program provides qualified low to moderate-income households with down payment assistance loans of 5% of the purchase price of an eligible home. The current maximum purchase price is \$386,000 for a new or resale home.

### *Eligibility requirements:*

- Qualify for a mortgage.
- Have a maximum household income of \$90,500.
- Be at least 18 years of age and currently renting.
- Not own or have an interest in a home.
- Not owe money to a community housing landlord.
- Be a legal resident of Canada.
- Intend to have this home as your one and only residence.

## How to apply

- Contact Region of Waterloo, Housing Division  
Attn: Affordable Home Ownership Program  
20 Weber Street, East, 4th Floor, Kitchener, ON N2H 1C31  
[aho@regionofwaterloo.ca](mailto:aho@regionofwaterloo.ca)

## Conducting a housing search

# Volunteer Training

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## ***Scams***

The Better Business Bureau reports that since 2016, over five million people have been victims of housing scams. In addition, the Canadian Anti-Fraud Centre reports that \$1.4 million has been lost to on-line scams. Here are some common scams to watch out for:

***Bait and switch*** — the fraudster posts an ad for a real rental. Just not one they own but they use their own contact information. Many of these ads are taken from other landlords who have posted rentals that they are legally titled to.

***Deposits up front*** — the fraudster requires a deposit of some sort to hold the unit for your viewing. Sometimes they say it's a deposit or application fee.

***Identity theft*** — the fraudster requires personal information through the application process before you see the apartment.

***Unavailable for viewing*** — the fraudster is unavailable for some reason for example, moved, in hospital, etc. They ask you to send a deposit and they will courier you the keys to your new unit. Unfortunately, the fraudster has no legal entitlement to the property. In some cases the fraudster attempts to show legitimacy by sending potential tenants copies of their own personal documents such as a driver's license or passport. More than likely, the person's identification used has been a victim of identity theft. In some cases, the landlord requests you communicate outside the rental platform.

***Fake credit reports*** — the fraudster informs the potential tenant that they've had problems in the past and require a credit report before viewing the apartment. They direct the tenant to a website of their choosing. Unfortunately, even if the website looks legitimate it's probably just set up to steal personal information.

## ***Warning signs***

- Any requests for payment before-hand or a payment through a wire transfer is requested.
- The unit listed is considerably lower than regular rent rates.
- The unit cannot be viewed because the landlord or agent is not available.
- There is multiple contact information for the same unit.
- Images that are posted of the unit only show the outside.

## ***Protecting yourself***

- Don't give money before seeing the unit.
- Guard your personal information and do not supply them before hand.
- Visit the address before hand or use the internet to see images of the rental. Research the address on-line to find if it's posted in other places.
- Schedule a viewing and make sure the landlord or property manager will be there.
- Use anti-virus/spyware before downloading anything sent from a landlord.

## ***Know your tenants rights***

- Damage or security deposits are illegal in Ontario. The only deposit legally collected is a rental deposit that goes toward the last month's rent. This should only be paid after a legal lease has been signed.

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- English as a Second Language activity kits that guide individuals through tenancy issues are available through Community Legal Education Ontario (CLEO) at [https://www.cleo.on.ca/sites/default/files/book\\_pdfs/tover5up.pdf](https://www.cleo.on.ca/sites/default/files/book_pdfs/tover5up.pdf)

## ***“Rent Readiness”***

- Get to know the area you would like to live. Some areas in the Region are in higher demand and cost more than in other areas.
- Create an honest budget. How much rent can you really afford? In some cases, this may alter what type of rental search you will be conducting.
- If possible, have first and last month’s rent plus associated rental costs ready. Deposits made be required for services such as hydro and heat. The Rent Bank may provide assistance for last month’s rent; however, this is normally only available once in a year. The Rent Bank can also help with rental arrears.
- Landlords can legally ask the following questions:
  - What is your income?
  - Do you work and where?
  - How many people will be living in the unit and what are their names?
  - Can you provide permission for a credit check? If a credit check is not possible the landlord may ask for a guarantor.
  - Can you provide references from previous landlords?
- In some cases, the landlord may require you to have tenant insurance.

## ***Viewing a unit***

- Bring someone with you to view the unit. Be familiar with directions to the unit so you can arrive on time.
- Ask about utilities and whether they are included in rental rate.
- Check that everything works in the unit. If possible, ask for permission to take pictures of anything that doesn’t work or anything that is damaged.
- Test faucets, light switches, doors and locks, toilets, and windows.

## ***Ontario Energy Board***

- The Ontario Energy Board has a variety of programs to assist low-income households on the electricity bill.
  - The Ontario Electricity Support Program (OESP) provides a monthly credit on bills. The program is on-going for up to nine years.
  - Low-income Energy Assistance Program (LEAP) provides a one-time grant on your electricity or natural gas bill if you have fallen behind on payments or face disconnection. It is reserved for emergency situations.
  - Affordability Fund can provide energy efficiency upgrades from light bulbs, power bars, and/or faucet aerators to appliance, insulations and weather stripping, and home energy plans and upgrades.

### **How to apply**

Connect at <https://www.oeb.ca/rates-and-your-bill/help-low-income-consumers>