

# HOUSING QUALITY MATTERS

for FIRST NATIONS



## Client Counselling

PARTICIPANT MANUAL



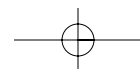
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First Nations

CLIENT COUNSELLING – Participant Manual

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# HOUSING QUALITY MATTERS

for FIRST NATIONS



## Client Counselling

### PARTICIPANT MANUAL

05-06-07

## CMHC—HOME TO CANADIANS

Canada Mortgage and Housing Corporation (CMHC) has been Canada's national housing agency for over 60 years.

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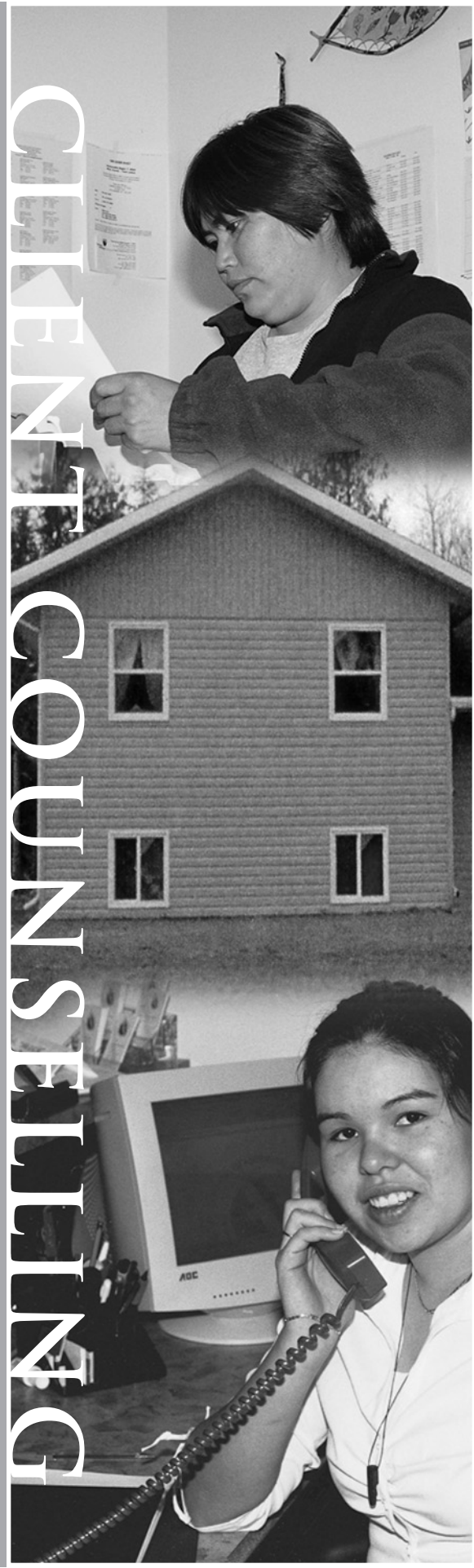
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# CLIENT COUNSELLING

PARTICIPANT MANUAL



CLIENT  
COUNSELLING

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Cette publication est aussi disponible en français sous le titre: *Conseils à la clientèle* — *Manuel du participant*, OPIMS # 65174.

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## INTRODUCTION

This manual is designed to assist First Nations housing staff provide counselling services to their clients.

The term client counsellor is generic and may apply to any housing staff member who is responsible for providing housing information to clients or community members. Client counsellors work for either the band, tribal council or the housing authority. They are responsible for providing counselling to new and existing clients living in their community.

Client counselling refers to a service offered by housing staff and can be defined as the method of helping clients sort out and solve their housing problems.

This manual is intended to be used by client counsellors as a reference tool to assist in improving their counselling skills. For information related to the delivery or administration of CMHC housing programs, consult the policy and procedures manuals or contact the nearest CMHC office. In this manual you will find information on specific housing concerns of new and existing clients, tips and techniques that client counsellors can use to improve skills, and suggestions on how to deal with specific issues.

### **Note**

This manual is written from a national perspective and may be supplemented with local counselling initiatives.

## WORKSHOP OBJECTIVES

At the end of the Workshop, participants will be able to:

- Understand the importance of Client Counselling
- Improve the effectiveness of communication skills
- Develop and practise basic counselling skills and techniques using typical counselling situations.

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## WORKSHOP AGENDA

<b>Day One</b>	<b>Topic</b>	<b>Timeframe</b>
	A Welcome and Introductions	20 mins.
	B Introduction to Client Counselling	60 mins.
	C Listening Skills	90 mins.
	D Questioning Skills	90 mins.
	<i><b>Lunch</b></i>	
	E The Counselling Interview	90 mins.
<b>Day Two</b>		
	F Financial Counselling	90 mins. (135 mins. if role plays are used)
	<i><b>Lunch</b></i>	
	G Arrears Counselling	60 mins. (100 mins. if role plays are used)
	H Maintenance and Repairs Counselling	40 mins.
	I Summary	20 mins.

*The agenda is flexible to allow time for breaks, unexpected overrun on a lesson plan, late arrivals etc.*

## A QUIZ FOR CLIENT COUNSELLORS

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Before you start reviewing the manual take a few minutes to complete this quiz. You don't need to show your answers to anyone.

On page 44 of your manual, there is another copy of the Quiz for client counsellors. After you have finished reading the manual, complete the Quiz again and see whether your answers differ. The answers are included on page 107.

Read each question and indicate your answer by checking either true or false.

Question	True	False
1 Client counselling visits must always take place in the home.	<input type="checkbox"/>	<input type="checkbox"/>
2 It is best to ask talkative clients closed questions.	<input type="checkbox"/>	<input type="checkbox"/>
3 The best counsellors are qualified professionals, trained to work with clients.	<input type="checkbox"/>	<input type="checkbox"/>
4 You should always have a written agreement with clients when dealing with arrears recovery.	<input type="checkbox"/>	<input type="checkbox"/>
5 All clients must develop a personalized spending plan before moving into the home.	<input type="checkbox"/>	<input type="checkbox"/>
6 A client counsellor must be an active listener at all times.	<input type="checkbox"/>	<input type="checkbox"/>
7 Counselling means helping clients to sort out and solve their problem.	<input type="checkbox"/>	<input type="checkbox"/>
8 It is considered unproductive to counsel clients over the phone.	<input type="checkbox"/>	<input type="checkbox"/>

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## THE ROLE OF A CLIENT COUNSELLOR

A client counsellor's responsibility is to help clients identify and sort out problems which can prevent them from fully meeting their housing responsibilities. The client counsellors work with new and existing clients, and—sometimes—with applicants seeking housing assistance.

Depending on the program requirements or housing policies in the community, client counsellors may be required to provide advice or clarification on the following housing issues:

- Determine the eligibility and suitability of applicants for housing assistance.
- Explain to applicants, when necessary, why they are not eligible and provide information about alternative housing possibilities.
- Provide new clients pre-occupancy counselling in areas such as maintenance and repair of homes, occupancy charges and an explanation of the lease or tenancy agreement.
- Provide post-occupancy counselling on housing responsibilities to existing clients, as needed. This may include areas such as occupancy charges, maintenance and repairs, and health and safety issues.
- Inform clients about the responsibilities of the client counsellor, band, tribal council or housing authority that is responsible for providing housing services.

In addition to explaining housing issues, a client counsellor must also be able to:

- Provide advice and assistance to clients to help them make informed decisions or resolve issues.
- Identify solutions that mutually benefit the clients and the housing provider.
- Conduct effective interviews to gather the information that is required to solve problems.
- Treat all clients fairly and recognize that no two clients are the same.
- Be aware of other agency or community services that can benefit clients and understand when and how to refer clients to these services.

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## THE COUNSELLING INTERVIEW

There are four phases to conducting a successful counselling interview. The time required to complete the interview will vary from client to client depending on the client-counsellor relationship and the issues and concerns that are being addressed. It is also possible that the counsellor may not complete the four phases in one visit.

Reviewing these steps in advance will increase the chances of completing a successful interview.

### **Phase 1 — Preparing for the visit**

Preparing for the visit will assist you and the clients in getting the most out of the counselling interview. Ask yourself the following questions when preparing for the interview:

- Do you have a clear idea of the purpose of the visit? What do you hope to accomplish?
- Have you reviewed the client's file to determine if this is a new problem or one that you have discussed previously?
- Have you prepared the questions you may want to ask the clients and anticipated their answers?
- Have you anticipated the questions the clients may want to ask you? Are you confident of the answers you will provide?
- Have you brought your counselling tools such as reference books, copy of the client's lease, application forms, calculators, etc.?
- Have you told the clients what information they need for the meeting, such as their list of concerns, proof of income, etc.?
- Did you confirm the time and location of the meeting with the clients?



## Phase 2 — Opening the interview

The most important thing to do in this phase is to develop a good rapport with the clients. Take the time to make them comfortable talking to you.

You may find it helpful to use their names from time to time to personalize the interview.

Let the clients know you're interested in them. Listen closely to what is being said, as well as what is not being said. If they sense you are not listening, they will be discouraged from talking and probably unsatisfied with the session.

Reassure the clients that the information they provide will be kept confidential.

If you need to take notes during the interview, let the clients know what you are doing, show them the notes that you have taken. For information on taking effective notes, refer to page 28 of your manual.

## Phase 3 — The body of the interview

During this phase, you must identify the main purpose for the interview. This may be as simple as explaining the program to interested applicants or new clients. This type of interview doesn't usually require much counselling, just providing basic information.

Often you will be responding to a specific issue that either you or the clients have identified. Examples of this would be issues such as maintenance and repairs or late housing payments.

Whatever the issue, you need to help the clients look beyond the symptom and to identify the real problem. For example, if they are in arrears, you may assume that the arrears are the problem. However, arrears are usually only a symptom of the real problem. They may have stopped making monthly payments because the house needs repairs and the clients feel that the band, tribal council or housing authority is not helping. In this case you must separate the issues, address each one and assist the clients in identifying a solution to each issue.

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Once a problem is identified it's important to establish ownership of the problem. If the clients are responsible for the problem, you must get them to see it clearly and acknowledge their responsibility. If someone other than the clients is responsible, contact that person to solve the issue.

Ownership of the problem can usually be identified by talking with the clients about the issues and answering their questions. This can help clients better understand the situation.

Discuss with the clients how this problem or situation affects others, the consequences to them if the problem is not resolved, and the benefits they will see when the situation is corrected. The clients need to fully understand the problem before it can be solved.

When both you and the clients agree on the problem, you can work together to identify solutions. While you can suggest ideas, you should also encourage the clients to offer suggestions/solutions to correct the situation. Be sure to discuss the advantages and disadvantages of each potential solution. Respect the solutions they offer—if you tell them what to do, you are not counselling.

At the end of this phase of the interview, you and the clients should have agreed on a solution to the problem and on an action plan to implement the solution.

Remember that for an action plan to be successful, it must be agreed to by both you and the clients.

## Phase 4 — Closing the interview

Confirm the solution and the action that is expected to be taken by all involved parties. You should also decide if you need to have a written agreement or action plan with the clients. If the issue has occurred in the past, then you should consider having them sign a written agreement detailing the action plan that has been prepared.



Remember to plan how you will follow up with the clients. This can be as simple as a phone call, a visit, or just a review of the file.

Always leave on friendly terms so that the next visit will be just as effective.

Note: When finished with an interview be sure to give a copy of your notes and any action plan to the client and also include copies in the client's file.

In addition to following the four phases of a counselling interview, a client counsellor must also:

- Develop rapport and trust with the clients.
- Actively listen to their questions and concerns and respond appropriately.
- Provide the clients with a chance to talk about problems and concerns.
- Provide clear and concise information to help the clients make decisions.
- Discuss possible action plans but allow the clients to make their own decisions.
- Discuss and make referrals on non-housing related problems when appropriate.
- Plan follow-up after the visit.

## notes

## TYPES OF COUNSELLING

The next few pages provide information on different types of counselling activities that you may be involved with.

### 1. Pre-occupancy counselling

New clients should receive counselling before they move into the home. You should meet with them to explain their responsibilities related to the home. Discuss the local housing policies in place for your community for maintenance and repair, tenant damage, occupancy charges, etc.

For some clients, these responsibilities may mean that they need to learn new skills. For example, the clients may be unfamiliar with the mechanism of a forced-air furnace. Keep in mind that they may be reluctant to ask questions or voice concerns. A client counsellor must be aware of this and practice effective communications skills throughout the interview. Be sure that you listen carefully and use good questioning techniques. Refer to “Skills and Knowledge” on page 25.

The following list of activities will help you prepare for a pre-occupancy counselling visit:

- Review the program requirements and the ongoing responsibilities of both the clients and the housing department.
- Review the client’s file and look for responsibilities that may be new to them. This includes details such as maintenance and repair responsibilities, and occupancy charges.
- Let the clients know what equipment/tools they may need to maintain the home (e.g., lawn mower, rakes, vacuum cleaner). If they need to purchase these items, they may appreciate an advance notice.
- If your community applies an occupancy charge, inform the clients of the amount, how it is determined and the preferred method of payment.

## Occupancy Charges

If your community enforces an occupancy charge or rental payments, you will need to discuss with the clients how payments can be made.

There are four common payment methods. Assuming that your community accepts all four methods, your clients should choose the payment method that they are most comfortable with:

1. If clients are receiving social assistance benefits, see if you can arrange to have the payment sent directly to the housing department. This will ensure that clients do not fall into arrears.
2. Clients may wish to pay by cheque. Be sure that they write their account number and their full name on the cheque. Post-dated cheques are acceptable and can be provided for several months at a time.
3. Clients may wish to pay in cash. Stress that this must be done on or before the first of each month. Clients should always ask for, and be provided with, a receipt.
4. Clients may use pre-authorized payments that are automatically taken from their bank account on the due date. Ask clients to give you a void cheque so that you can record the account number.

Remind clients that they should contact the office right away if they have a problem with their payment.

Every family has different housing needs and lifestyle requirements. You should consider the following:

- Do the clients desire a specific location, e.g., close to family, work, schools, hospitals and support systems?
- Is the size and design of the house appropriate for their daily activities? Does it restrict their lifestyle unnecessarily?
- Does any member of the household have any disabilities that must be considered?
- If clients are responsible for the maintenance and repair of the home, do they have the resources to successfully do this?

These may seem like minor points to consider but if they are ignored they can result in clients not achieving maximum benefit from the housing assistance available.

## notes

## 2. Occupancy counselling

When the clients are ready to occupy the home you will need to conduct another counselling visit. You may want to consider bringing a technical support representative with you during this visit. You will be covering a lot of information at this stage, some of which was discussed previously. Keep in mind that even though the information was covered before, it may be something that the clients will benefit from having repeated.

Some of the counselling activities that you should plan to cover are:

- Review the rental-lease agreement to ensure that clients know and understand their responsibilities and the consequences of violating the lease.
- Complete a move-in inspection report to confirm the condition of the home before occupancy. The clients should be with you and help to identify deficiencies. Provide a copy of the report to the clients and keep one for their file.
- Explain and demonstrate the purpose of items such as the home's air exchanger, heating system, exhaust fans, circuit breakers and smoke detectors. Explain how they work and the importance of using and maintaining them properly.
- Check for household appliances or features that are covered under a warranty or manufacturer's guarantee (such as air exchanger and furnace). Review the warranties with the clients and discuss the importance of reporting defects. Fill out the warranty forms and return them immediately to the manufacturer. Make copies for your files.

- Discuss maintenance requirements of the property, including inside and outside work. Provide information on home maintenance for clients, as needed.
- Remind clients of the importance of practising safety in the home. Suggest that they plan and practise using a fire escape route.
- Suggest that clients prepare an emergency kit in case of power loss. This could include a flashlight (with batteries), candles and matches. It is also a good idea to have a supply of water and a basic first-aid kit stored in the house.
- Provide a list of emergency numbers to keep by the telephone (e.g., the fire department, police, hospital, ambulance).
- It may be beneficial to prepare a move-in package containing information that the clients can review on their own. Include information such as tips on conserving energy and saving money on utilities, and helpful hints on developing personalized spending plans. Check with local merchants or service providers who may have information that can be useful to your clients, such as special offers or coupons that can be used on household items.

Remember that the level of counselling required will vary. Use your best judgment in determining how much information should be provided.

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### 3. Post-occupancy counselling

Post-occupancy counselling provides an opportunity to visit clients in their home and discuss concerns or problems. A follow-up visit should take place about six months after occupancy. Some clients will require additional visits. Use your best judgment when scheduling post-occupancy visits.

Remember that preparation is the key to successful counselling interviews. Your visit starts before you arrive at the home so be sure that you:

- Make an appointment with the clients.
- Suggest that the clients prepare a list of questions or concerns they have about the house.
- Review the client's file to see if there have been any problems.

During the home visit, the following activities should be completed:

- Review the responsibilities of the clients and the housing department. Although you've already discussed these items, try to be patient. The clients can only benefit from hearing the important points one more time.
- Walk through the home to determine if there are maintenance and repair deficiencies. If necessary, develop an action plan to resolve the issue.
- Be sure to monitor and keep records of home deficiencies. If action is required, plan to follow-up with the clients.
- Look for health and safety hazards around the home, such as items stored too close to the wood stove or furnace, matches, or hazardous products within the reach of children. Discuss why these are unsafe and suggest that they be removed.
- Never assume that after you have provided pre-occupancy, occupancy and post-occupancy counselling that your clients no longer have housing problems.

Clients will require ongoing counselling on different issues.

#### 4. Maintenance and Repair Counselling

All homes eventually require maintenance or repairs to keep in good running order. If the clients are responsible for this function they must have a clear understanding of what their responsibilities are. If clients are not sure what is expected of them, or how and when to complete the work, it will probably never be done.

Some housing departments cover these requirements in the lease agreement while others may have a housing policy in place. As the client counsellor, you must ensure that clients are aware of where these responsibilities are stated and that you provide your clients with a copy of the information.

When counselling on maintenance and repair issues it is important to remember that not all clients were made aware of their responsibilities. Reasons that clients may not maintain the home include lack of skills, equipment or money to do the work. A client may simply not consider maintenance and repairs a priority.

When explaining maintenance and repair responsibilities, be sure to point out the benefits of living in a well-maintained home. Some of the more obvious benefits are:

- Maintenance can prevent costly repairs.
- Maintenance reduces health and safety concerns.
- Maintenance extends the life of a home.
- Maintenance helps to maintain the property's appearance.

If clients are responsible for maintenance and repairs, remind them of their duties. Be prepared to provide tips and techniques on home maintenance. It may be helpful to prepare an information kit that contains books, brochures and videos on home maintenance. You may also contact your local CMHC office about the *Basic Home Maintenance* workshop for home occupants or to obtain a list of publications that can benefit your clients.

notes

If clients seek your advice and you are unsure of the answer, contact an expert such as a housing inspector.

Once a problem is fixed, advise the clients how to prevent the problem from reoccurring.

If maintenance and repairs are the responsibility of the housing department, inform the clients of the process that will be used to address any problems.

If you notice damage to the property caused by negligence, find out what caused the damage and what the clients intend to do about it. Explain how client damage violates their lease and urge them to correct the problem as soon as possible.

Be sure to monitor and keep records of client damage. Clients will probably take the issue more seriously if they know that you keep a record of damage/repairs and stay in touch with them until the problem is resolved.

Some clients may wish to do renovations or modifications to the home. Review the lease agreement and the housing department's policy on this and let the clients know if they can do the work.

Maintenance and repair counselling work best when there is a housing policy in place that provides clarification of client responsibilities and enforces the consequences of not meeting their responsibilities.

## 5. Financial Counselling

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### Arrears recovery

You will eventually be involved in arrears counselling if your community charges rent or an occupancy charge. This will involve identifying why clients have missed payments and suggesting possible repayment solutions.

Always keep in mind that payment arrears are a symptom of the real problem. Your responsibility is to find out why the clients have missed or stopped making payments.

Some of the common reasons that clients may fall into arrears include:

- Dissatisfaction with the home.
- Deficiencies in the home.
- Other financial priorities.
- Housing is not a priority.
- Lack of understanding of their responsibilities.
- Realizing that other clients don't make their payments and they suffer no consequences.

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Following these simple three steps will help you conduct a successful arrears counselling interview.

**1. Determine why clients are in arrears.**

- When did the arrears first begin?
- Why have the clients not paid?
- Has the clients' income changed?
- Is this a recurring problem? If so, how often?

**2. Assist clients in developing a realistic repayment schedule that is acceptable to all parties.**

- You can offer to provide basic financial counselling to develop a spending plan or refer the clients to professional debt or financial counselling services.
- If the clients have stopped paying because of deficiencies in the home and not because of financial reasons, provide the appropriate counselling.
- Review with clients the importance of making their payments and stress the consequences of non-payment.

**3. Follow-up with clients**

- As with all types of counselling you will have to plan and do a follow-up. Keep copies of written agreements or a summary of verbal agreement in the clients' file. Review the account to verify that payment has been made.
- Occasionally, you may be required to provide basic financial counselling for clients in arrears or for clients who want to gain greater control over their money. The following pages provide information on developing basic spending plans and referring clients for professional financial counselling.

## Developing Spending Plans

Some clients require financial counselling to adjust to new financial responsibilities such as housing charges or maintenance costs. The following information will help you provide financial counselling to those clients who need to or would like to better control their spending.

Begin by explaining what a spending plan is and how it works.

**A spending plan is a projection of how you will spend your money over a specific time period. It is also known as a budget.**

Emphasize to clients that everyone can benefit from a spending plan. It is suggested that you use the term spending plan instead of budget. For most people, the term "budget" implies tight, unpleasant restrictions on their spending—something to be avoided.

Some clients may say that they don't need a spending plan or that they have tried budgeting before. This is not unusual as many people don't recognize the benefits of a spending plan.

Here are some of the benefits of a spending plan that you may wish to share with the clients. A spending plan can:

- Keep track of your money and help identify where and how it is spent.
- Help to reduce worry and or family arguments over money.
- Assist in saving for a special purchase or occasion.

Some clients will say they have tried budgeting before and it doesn't work. Spending plans will fail if they are not personalized, realistic, or given a fair chance to succeed.

Explain that a spending plan must be personalized, which means it must be based on the clients' income, living costs and spending priorities. The plan will tell the clients exactly how much money they have to work with, what their fixed expenses are, and how much money will be left over.

On page 20 of your manual, you will find an example of a monthly spending plan. Use this form, along with the four steps to develop a personalized spending plan.

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## Four Steps to Developing a Spending Plan:

### 1. List the net household income.

Net income is what you actually have left to spend each month after deductions. Complete a list of all household expenses such as rent, groceries, child care, entertainment, transportation. At first the clients may have to estimate some expenses. Be sure the estimates are realistic. Remind the clients of annual expenses, such as home insurance or vehicle licences. These annual costs should be divided by 12 and then included in the list of monthly expenses.

### 2. Review the list of expenses and discuss ways to reduce spending or perhaps increase income.

You may have some suggestions on how the clients could reduce living expenses or utility costs. When discussing this with the clients it is important to discuss wants versus needs.

A *need* is something that is required, such as housing, heat, food and clothing. A *want* is something we would like to have, but is not really necessary, such as a new bike, bingo money, etc.

Everyone has wants and needs and a good spending plan will help control and recognize wants.

You may suggest some ways to become more aware of spending for “wants,” even for such items as groceries. One suggestion is to use a shopping list to help to prevent impulse buying. Emphasize the importance of comparative shopping to get the best price and value.

Discuss the importance of setting aside money for savings and financial emergencies. Everyone has unplanned expenses that must be accommodated, such as car repairs, loss of employment, or an addition to the family.



### 3. Implementing and monitoring the spending plan.

It's necessary to keep track of all spending. The monthly spending plan provided in this Manual includes a category for planned and actual monthly expenses. Some of the more common ways to track spending are: when paying with cash write everything down in a note book, or save all receipts. If paying by cheque, record all purchases.

### 4. Making adjustments.

At the end of the first month (and for the next two or three months), the clients should list their actual expenses in each category. Clients may find they have underestimated spending in some categories and need to make adjustments to their spending plan.

Follow up with the clients at the end of the month to see how the plan went and discuss any problems. Was the spending plan realistic? Were there categories that were over the spending plan and/or under the spending plan? Were they able to keep good records of expenses and spending? Did they learn anything surprising about their expenses?

If the clients have difficulties, urge them to keep trying. Be encouraging, rather than critical. Remind them that it gets easier to follow a spending plan and that, when necessary, they can change some categories as long as they put the family's basic needs and financial obligations first.

#### Note

If clients require financial counselling beyond what you can provide, encourage them to seek professional help. You can refer them to organizations such as banks, credit unions, the Better Business Bureau, Industry Canada (Office of the Superintendent of Bankruptcy) and Debtor's Anonymous.

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### Monthly Spending Plan

Month				
Type of Expense	Amount Budgeted	Amount Spent	Amount Budgeted	Amount Spent
Rent/Mortgage				
Hydro				
Water				
Heat				
Phone				
Groceries				
Credit/loan payments (list)* _____				
_____				
_____				
Total \$ _____				
Insurance				
Transportation				
Maintenance/repairs				
Clothing				
Allowances				
Savings				
Entertainment				
Other				

Total expenses \$				
Total monthly income \$				
Difference between income and expenses \$				

\* For example: Merchant credit cards, car loan, etc.

## 6. Referrals to Other Agencies

A successful counsellor is one who knows his or her limits and can recognize when clients need professional help.

Clients can have a non-housing problem that you identify but are not qualified to deal with (e.g., alcoholism). This problem can prevent them from meeting their responsibilities. If this happens, always refer the clients to the proper agency. Become familiar with agencies that you may need to refer clients to. Know what types of agencies and support services are available and develop a list of phone numbers and contact names. You are encouraged to add local resources to your list, including any community services that might benefit your client.

Your role is to discuss this with the clients and encourage them to seek professional help. In most cases, the clients may not be aware of the help that is available to them.

If you do feel that a referral to another agency would be helpful, handle it carefully. Clients may become hostile or feel that you have betrayed their confidence unless you handle the situation tactfully and discreetly.

*If a referral is to be successful, the clients have to be willing to seek help.*

Use the following guidelines in handling referrals for your clients.

### 1. Talk to the clients.

- Always discuss the situation with the clients before involving another counsellor or agency. Tell the clients why you feel the need to involve the agency. Explain that the new counsellor is trained to deal with specific issues and you are not.
- Let the clients know when a meeting will take place and who will be there. The clients may want you to attend the first meeting. If you do, provide moral support but do not become directly involved in the meeting or discussion.

notes

## notes

**2. Contact the necessary agency in person.**

- Contact the other agency to explain the family's background before a meeting is scheduled with the clients. Bring your file notes with you.
- Be honest about the family and what type of help is needed, but do not discuss anything that is confidential or unrelated to the problem.
- Find out in advance what the counsellor plans to do. If the counsellor proposes changes (for example, removing some family members), be sure that you are aware of such proposals so that you can deal with the housing-related issues.
- Caution the counsellor about jeopardizing the relationship that you have established with the clients.
- You may want to ask the counsellor to check back with you on how the clients respond to recommendations or assistance provided by the agency.

The only time you should not discuss a referral with the clients is if you suspect that a family member is being abused physically, emotionally or sexually.

Report this immediately to the appropriate agency in your area. Do not discuss the matter with the clients before reporting suspected abuse. It can make the situation worse. The agency will conduct its own investigation and these types of referrals are kept confidential.

If you use another resource to help your clients, follow up with the resource person. This can be done by phoning or writing to the clients or counsellor to see how things went. If possible, drop in to see if things are improving.

**Potential Child Abuse Cases**

If you suspect that a child is being abused physically, emotionally or sexually, you should report this to the appropriate child welfare agency in your area. Under the *Child Protection Act*, you could be legally liable if you suspect abuse but fail to report it to the proper authorities. The child welfare agency will make its own investigation and will not advise the family of the source of the complaint.

## SKILLS AND KNOWLEDGE

notes

### Introduction

This section focuses on different skills that you can use to enhance your client counselling interviews. The information is non-housing related and not specific to any program or services.

The areas covered in this section are:

- Active listening skills
- Questioning skills
- Telephone interviewing skills
- Taking effective notes
- Conducting the interview

### 1. Active listening skills

Active listening is the most important skill that a counsellor can use to gather information, analyze solutions and develop action plans to assist clients.

For most people, listening is not an easy skill to learn or to use. There have been several studies that show that most people have very poor listening skills. The average person remembers only half of what he or she has heard immediately after hearing it. It is critical that a client counsellor develop and use good listening skills.

notes

There are a number of things that can distract people from listening. These distractions include:

- Thinking up a counter-argument or response while the speaker is still speaking.
- Looking for hidden motives.
- Evaluating the speaker.
- Being distracted by contradictory non-verbal messages.
- Thinking about something entirely different.

When interviewing clients or just having a discussion on any issue, pay full attention to what the clients are saying.

Paraphrase or reword what the clients have said to ensure that you understand each other.

### **Ten Tips for Good Listening**

1. Stop talking.
2. Put the client(s) at ease.
3. Show the client(s) you are listening—focus your attention. Don't fidget or otherwise communicate non-verbally that you are not paying attention.
4. Concentrate fully on what the client(s) are saying. Don't distract your attention by formulating your response while the clients are still explaining themselves.
5. Empathize with the clients—try to understand how they think and feel.
6. Be patient. Give the clients time to express themselves and don't interrupt.
7. Hold your temper.
8. Don't argue, criticize, be judgmental or sarcastic.
9. Ask questions.
10. Stop talking.

## Non-Verbal Communication

You often hear that body language speaks louder than words. Edward T. Hall, a social anthropologist, claims that 60 per cent of all communication is non-verbal. Others claim that this number is as high as 82 per cent. Regardless of the percentage that applies, keep in mind that the majority of all communication, both sent and received, is non-verbal.

Be aware that non-verbal communication can contradict verbal communication. For example, ". . . Everything is fine . . ." spoken by a person looking very sad, or ". . . I'm open to discussion . . ." spoken by a person with their arms and legs tightly crossed (a closed-to-communication body message) sends a mixed message to the listener and indicates that there could be a problem with what is being said.

Recognize non-verbal clues, like the ones noted above, and probe further by asking questions. Example: "Is that how you really feel about . . . ?" This will encourage the clients to talk to you and assist in identifying and solving problems.

Always be aware of differences in culture when conducting counselling interviews. Some clients may find specific non-verbal communication techniques offensive. For example, eye contact is not encouraged in some cultures and can be intimidating if used with clients who are unfamiliar with the technique.

To avoid sending mixed verbal and non-verbal messages, always be sincere and honest with your clients.

Learn to show support for the clients by being aware of both your non-verbal and verbal communication. Distracting non-verbal communication (shuffling papers, tapping your fingers) can be distracting to the clients and they will fail to really listen to what you are saying.

notes

notes

**Non-verbal communication that can encourage people to talk:**

- Use eye contact.
- Nod your head and lean into the conversation.
- Be conscious of the space between you and the clients.
- Smile and look interested in what they have to say.
- Use hand gestures that are natural to you.
- Keep a relaxed body posture.

**Non-verbal that discourage or block communication:**

- Threatening gestures (pointing or banging).
- Crossing arms, feet on desk or hands behind your head.
- Chewing gum.
- Sighing or yawning.
- Staring.
- Moving papers or files around.



## 2. Questioning skills

The best way to get the information you need is to be prepared to ask the right questions.

There are two basic types of questions that you will use: open questions and closed questions.

### Open Questions

Open questions encourage clients to explain or elaborate on what they mean. When additional information is required ask open questions.

Example: "Why do you think this is difficult?"

### Closed Questions

If you need specific information or want to limit the amount of information, ask closed questions. Closed questions will result in a very specific answer or, a simple "yes" or "no." Example: "Do you know how to change the filters on the furnace?"



### 3. Telephone Interviewing Skills

You can use your counselling skills while talking to clients on the phone. If clients call you to discuss a problem, they may want immediate action or it may be possible for you to address the issues right then rather than schedule an appointment.



Keep these simple rules in mind when speaking with clients on the phone:

- Your telephone manners should always be professional, courteous and friendly.
- Use your questioning skills to get the information you need.
- If the client is upset, try to calm the client down. Tell the client that you are listening and want to help sort out the problem. If the client doesn't calm down enough to let you get the facts, suggest that you will call back later or that the client call back when he or she has calmed down. If the client refuses, let someone else talk to him or her, such as your supervisor or someone familiar with this type of situation.
- Always verify information to make sure it's accurate.
- Explain what will happen next. If referrals are to be made, advise the client and provide the client with the name of the contact person and their telephone number.
- When you tell clients you will do something, be sure to follow through.
- Record the details of your conversation.

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#### 4. Taking Effective Notes



Be prepared to take brief notes on what is discussed along with the details of any plans developed during meetings or a counselling interview.

This does not have to be complicated. Think of it as a simple way to keep a history of a client's problems and concerns.

Your notes should be clear and to the point. During the interview, avoid trying to write down every word. Take note of the key points of the discussion.

Tell clients why you are keeping notes: they may be intimidated if they don't know the purpose of the notes.

Before the end of the visit, review the notes with the client so that everyone understands and agrees on what was discussed.

Your notes should accurately reflect the situation. Remember that the information may be useful to you or another counsellor later on.

#### 5. Conducting the Interview



To have a successful interview you need to develop a rapport with the clients. You should encourage them to talk freely with you.

In addition to the four phases of a counselling interview you can use these helpful hints to encourage clients to talk.

- Ask open-ended questions.
- Give your clients time to respond. Don't rush them. They may feel uneasy discussing certain things, especially at first. Don't feel uncomfortable if there is a pause while they prepare their response.

- Stress to the clients that the information discussed in the interview is held in confidence. Reinforce this by never divulging any information about others.
- Never be sarcastic, patronizing or judgmental. If clients sense that you are making value judgments, they may not trust you.
- Use positive non-verbal communications when counselling. Don't shuffle papers, look out the window or glance at your watch.
- Focus your attention on the clients.
- Reinforce your understanding of what the clients are saying by repeating it in your own words. "From what you are saying, I understand that . . . . "
- Express warmth and understanding to show your support and interest.
- Avoid saying things such as:
  - I'm surprised you feel that way.
  - It's common knowledge that . . .
  - Are you still working on that old problem?
  - Just grin and bear it.
  - Life is full of hard knocks.
  - Just make a decision. It's easy.

notes

notes

## PRESENTATION SKILLS

Sometimes, the most effective way to share information is in the form of a presentation. This approach allows you to give a message to one or more people in a consistent manner.

Whether you will be speaking to one client, a small group of colleagues or a large group of people, improving your presentation skills will make you a more effective and convincing speaker.

The information on presentations skills is separated into two sections:

1. Preparation
2. Delivery

Whenever you are invited to make a presentation, consider these helpful hints in advance of the event

### **1. Preparation**

Preparation is key to a successful presentation. You must be absolutely clear about your topic, what you want to accomplish and how much time you have on the agenda.

Determine the objective of your presentation. Know what you want to say.

Complete an audience analysis. Find out what they know or want to know about the topic. Identify their involvement with the issue as well as the number of people who will attend, their experience and expectations.

Develop the presentation in three sections — introduction, body and conclusion.

### **Introduction**

- The introduction should be no more than five to 10 per cent of the total presentation. During the introduction, include your name, who you represent, how long you will speak and how you will handle questions.

- Some speakers use a story, statistics or a joke to introduce the presentation. If you choose this approach, be sure that the stories or statistics are correct and the humour is always in good taste and is not offensive.

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### Body of the Presentation

- To prepare the body of the presentation, begin by writing down all of the key points that you want to include. When you are finished, review your notes and group the points into two to four main points.
- You can list your main points either sequentially, chronologically or on a need-to-know basis. You may want to support these points by using examples, testimonials, quotes, visual aids, etc.

### Conclusion

- Conclude your presentation by summarizing what you said, informing the audience how they can get in touch with you and thanking them for their time.

#### Helpful Hint:

Practise delivering your presentation in front of a mirror or to a small group of colleagues, friends or family. Be sure to use the props or any visual aids that you intend to use in your presentation.

Practice will increase your comfort with the content and you will appear more relaxed and confident.

## notes

## 2. Delivering the presentation

People will be more open to your message if you appear confident about what you are saying. The following points will help you deliver a successful presentation.

- **Posture:** Always stand up straight (but try to relax). Never slouch or lean to one side. Not only is this distracting but it also increases body tension.
- **Movement:** Body movement will help to release tension but should be kept to an appropriate level. If you are busy travelling around the room the audience may become distracted. If you remain in one spot, they may lose interest.
- **Gestures:** Most people have natural hand gestures that they use every day. These will get your message across and hold the attention of the audience. Avoid distracting hand gestures that take away from what you are saying. Also, be conscious of any noisy jewellery when using hand gestures or, jingling coins in your pants pocket.
- **Voice:** You should sound like you are interested and enthusiastic about what you are saying. Avoid using a monotone voice, long drawn-out sentences or jargon. All of this can contribute to losing your audience's attention
- **Eye Contact:** When speaking to the audience, be sure to look at the entire audience. Avoid continuous eye contact with one or two members. When answering questions, look at everyone in the audience to include them in your presentation.

### Handling questions from the audience

If you plan to have a question period, inform the audience at the start of your presentation when you will be taking questions. When you are asked a question, before you answer, repeat the question to ensure that everyone in the room has heard the entire question.

If you don't know the answer to the question, don't try to bluff your way through. Most participants will likely see right through you or, you might provide totally inaccurate information and have to backtrack later. It is always better to be honest. Let them know that you will find out the answer and get back to them.

## CLIENT INFORMATION WORKSHOP

notes

If you have several clients who will benefit from receiving the same information, consider holding a workshop. Some of the items that you can include in the workshop are client and housing department responsibilities, financial planning, maintenance and repairs, and home safety and security.

Workshops make efficient use of your time, promote group discussion, and give clients the opportunity to share ideas and resources and talk with other clients who may have similar concerns.

The success of a meeting or workshop depends largely on the amount of preparation and planning that is done.

The first step in planning a workshop is to define the goals and objectives. This determines and directs the outcome of the workshop.

Workshop objectives should be clear and specific. State them at the beginning of the workshop to ensure everyone is informed.

Decide who should be involved and how many people will attend. Deciding who should attend a workshop will depend on the purpose. For example, a workshop called to resolve a specific problem should include those directly involved, plus any resource people who may be able to provide support information.

Once you've decided who should be invited to attend, find out as much about them as possible. This will help you plan and present your material effectively. Ask yourself the following questions:

- How many people will attend?
- How much do they already know about the subject of the workshop?
- How will they react to the information?
- Do any of the participants have special needs?

## Helpful hints to consider when planning a client workshop

- Determine purpose of the workshop.
- Decide who should be invited.
- Consider the best time and place for the workshop.
- Make a list of all routine details that need to be taken care of before the workshop.
- Decide how you will evaluate the workshop.

### 1. The Agenda

Whenever possible, provide the agenda in advance to participants. This will help participants know what to expect during the workshop. An agenda should include the following:

- The purpose of the workshop (clearly state the objectives).
- Date, location, starting time, and wrap-up time. If participants are unfamiliar with the location, include a map with directions.
- The contact person's name and phone number (in case there are questions or to confirm participation).
- A list of all participants who have been invited.
- Time for questions from the participants.



Include a covering letter to participants providing details of what they need to bring, availability of child care service, reimbursement for expenses, etc.



## 2. Setting Up the Meeting Room

During preparation you will have to decide where the meeting will be held and how to set up the meeting room. Keep these points in mind when setting up your meeting.

- The room should be quiet. Arrangements should be made to minimize or eliminate outside interruptions during the workshop.
- If the workshop is held at an office, tell the secretary or receptionist the time of the workshop and who is attending. Ask them to inform all incoming callers that workshop participants are unavailable.
- The meeting room should be adequate in size for the number of participants.
- The room should have adequate lighting for reading or taking notes.
- The room should have sufficient electrical outlets for items such as a coffee maker, microphones, a slide projector.
- Set up audio-visual aids so that they can be clearly seen by everybody in the room. Test all of the equipment before the workshop.
- The room will need to have enough tables and chairs for everybody. Each participant should be able to see the speaker and have sufficient space to work.

## 3. Conducting the Workshop

As the organizer of the workshop your role is to ensure that things run smoothly and that participants are as comfortable as possible. The following points will assist you in conducting a successful workshop:

- Be mindful of local customs. Find out if you should include an opening ceremony or prayer, a guest speaker, etc.
- Opening comments should be positive and designed to encourage participants' involvement.

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- If handouts are being provided, ensure there are enough for all participants.
- Where there are guest speakers, take notes or ensure that someone records the major points. Be prepared to summarize the highlights of the workshop at its conclusion.
- Watch your schedule and finish the workshop on time. If the agenda has a very tight schedule, you may decide to defer one or more of the less crucial items to the next workshop.

#### **4. Facilitating tips and techniques**

If you are the workshop facilitator your job will be to ensure the following:

- Keep the discussion on track. If a participant is off topic, restate the topic to get the discussion back on track.
- Balance the discussion, don't allow one person to dominate the session.
- Try to keep the workshop lively. It's up to you to keep things interesting. Encourage participation by all of those present and stick to the agenda. If participants appear restless, take a short break.
- If you have to cut a discussion short, relate the speakers' comments to a statement that summarizes the discussion.
- Stay neutral. Be careful not to sway the discussion or be critical of anyone's comments. Being critical or opinionated will discourage open discussion and communication.
- Summarize key points to ensure that people have understood the message.

## COMMON COUNSELLING ISSUES

notes

Client counselling can be very demanding and stressful at times. The counsellor must take steps to avoid burnout. Sometimes you will have to work with clients with problems that will be difficult for you to deal with.

Remember that your mental health must come first or you will not be able to successfully counsel clients. If you find yourself becoming stressed or tired of listening to clients, it may be time to take a break.

To reduce stress, be aware of and try to avoid these common stress "traps."

- **Getting too involved with clients**

You may work with clients who feel that they have no one else to turn to or that no one else cares about them. Be careful that, in your efforts to help them, they do not become too dependent on you.

Your job is to help the clients understand the situation and refer them to outside help, if necessary. Encourage them to seek out professional help or family support. Maintain a professional working relationship with clients at all times.

- **Taking sides with clients**

Some problems involve more than one person, and you may have a working relationship with both people. Each person will have a different perception of the problem and will usually feel strongly about the issue.

When working with two or more clients, remain neutral and be absolutely sure of all sides of the situation before recommending any action. Keep in mind that you will have a continuing working relationship with these individuals.

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■ **Counselling family and friends**

You may be expected to have a client/counsellor relationship with family or friends. Sometimes, they may expect to be treated differently or given special considerations. If necessary, be firm and advise them that no special considerations will be made.

To avoid having other clients think you may be treating family or friends differently, it's important that you treat all clients equally. Follow the policy or direction set out by the housing department. In some situations, you may need to declare a conflict of interest and refer the file to another housing staff member. Once you have done this, respect the decisions of the other counsellor

**1. Handling Complaints**

You may have to handle complaints from clients or other community members who contact you to comment on situations such as: noise or late night visitors, messy yards, unlicensed vehicles, extra people living in the home, dogs running loose, neighbours' children playing in their yard, or clients leaving homes empty for lengthy periods of time.

When you receive a complaint, determine if it is a housing problem or a situation that should be handled by someone else. Problems not related to housing should be referred to the appropriate agency. Wherever possible, have the caller take the necessary action to contact the agency.

If it is a housing problem, inform the caller that you will look into the situation. Sometimes the caller will offer a suggestion to resolve the problem. Be careful that you don't get involved in a detailed conversation about your clients. Always maintain your clients' confidentiality. Remember that you need to talk with your clients so that you can be sure of the real issue.

Here are some typical examples of complaints and how to deal with them:

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- A client is having loud parties all night and is disturbing the neighbours. You have two possible options:
  - If you use a lease agreement, check to see if excessive noise or late night parties are considered a violation.
  - Advise one of the neighbours to contact the authorities if the situation reoccurs.
- A neighbour complains about dogs running loose and tearing up her yard and gardens.
  - Meet with the owner of the dogs and explain the situation. Suggest that the dogs be kept on a leash or fenced-in. If your community has a bylaw about pets, provide a copy of the lease to the client and explain the related clauses. In some cases the neighbour may expect reimbursement for his or her loss. This should be left up to the client to work out with the complainant.
- Community members complain about a certain client often goes away and leaves the home vacant for long periods of time. They don't feel that this client should be getting housing assistance.
  - Remind the caller that clients are expected to honour the conditions of the housing policy (or their lease) and that you can only take action if the lease has been violated. Find out if the client does in fact leave the home vacant for long periods of time. Counsel the client on what he or she should do to ensure that the house is properly cared for before going away. If you have a lease, review the vacancy clause to determine what is considered a violation, and advise the client.

## 2. Do's and Don'ts of Counselling

### DO:

- Make your clients feel comfortable.
- Be courteous and friendly.
- Treat your clients with respect.
- Be honest, objective, flexible and non-judgmental.
- Assure the clients of confidentiality.
- Return calls promptly.
- Know your clients' literacy skills.
- Speak clearly and slowly and review important concepts to make sure the clients understand them.
- Encourage clients to talk, express their concerns and ask questions.
- Be an active listener; remember that the exchange of information works both ways.
- Try to understand the clients' point of view.
- Be patient, understanding, supportive and concerned about your clients.
- Keep notes for future reference.
- Offer suggestions to clients but give them options and let them make their own decisions.
- Let clients know about any follow-up work you will be doing and when.
- Involve outside resources when necessary.
- Make sure the clients understand the program and their responsibilities, as well as the Band's responsibilities.
- Remember that there is no one correct approach to client counselling.

### DON'T:

- Assume clients understand—make sure.
- Gossip with clients about other clients or issues; maintain a helpful but professional relationship.
- Discredit other workers or agencies clients may have been involved with.
- Intimidate clients with your authority.
- Patronize clients or make value judgments about them.
- Overdress and give the appearance of being better than clients.
- Use jargon.
- Be misleading; provide facts when asked by clients.
- Create unrealistic goals or expectations for your clients.
- Relate to clients by bringing up your problems; they want to talk about their problems, not yours.
- Be late for appointments.

## A FINAL NOTE

Client counselling can, at times, be very demanding and stressful. You will work with people who you may not personally like or approve of, or people with whom you have a personal relationship. You may be required to counsel clients with problems that are difficult for you to deal with.

Your mental health must come first or you will not be able to assist your clients. The following points may help you deal with the everyday stress and avoid burnout.

- Know your limits as a counsellor. Be realistic about how much you can do for your clients.
- When clients need professional help, refer them to the appropriate agency.
- Recognize that you can't help clients who will not help themselves.
- Organize your work schedule to allow for a balance in your home and work life.
- Develop a network of other counsellors. You can seek advice and support from them.
- Know when to take a break.

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## A QUIZ FOR CLIENT COUNSELLORS

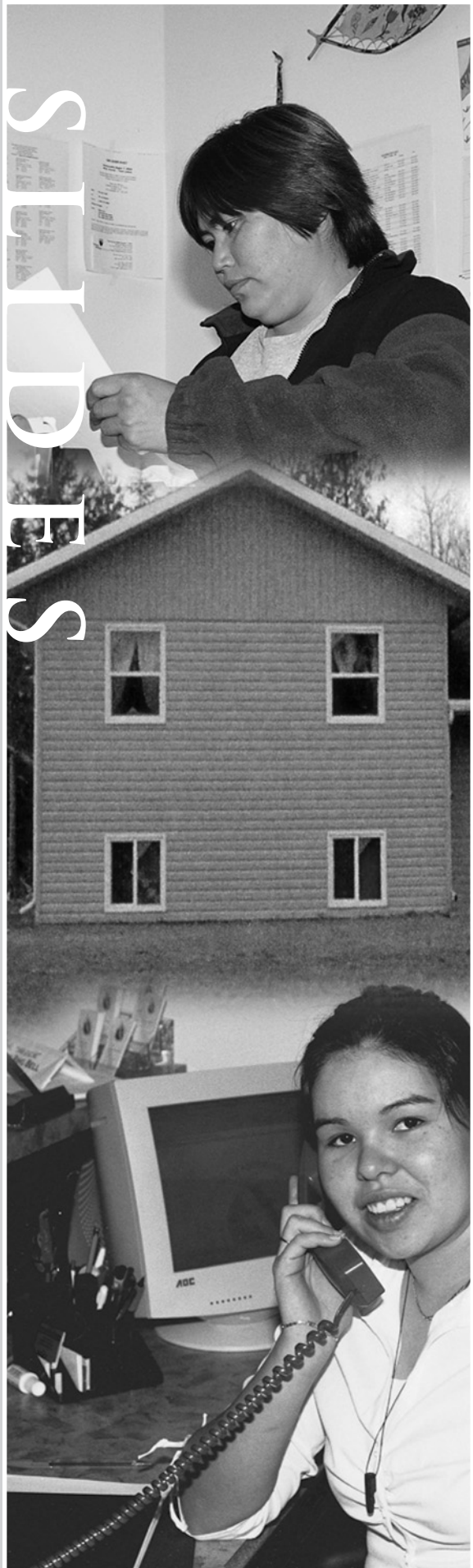
**Instruction:** Read each question and indicate your answer by checking either true or false.

Question	True	False
1 Client counselling visits must always take place in the home.	<input type="checkbox"/>	<input type="checkbox"/>
2 It is best to ask talkative clients closed questions.	<input type="checkbox"/>	<input type="checkbox"/>
3 The best counsellors are qualified professionals, trained to work with clients.	<input type="checkbox"/>	<input type="checkbox"/>
4 You should always have a written agreement with clients when dealing with arrears recovery.	<input type="checkbox"/>	<input type="checkbox"/>
5 All clients must develop a personalized spending plan before moving into the home.	<input type="checkbox"/>	<input type="checkbox"/>
6 A client counsellor must be an active listener at all times.	<input type="checkbox"/>	<input type="checkbox"/>
7 Counselling means helping clients to sort out and solve their problem.	<input type="checkbox"/>	<input type="checkbox"/>
8 It is considered unproductive to counsel clients over the phone.	<input type="checkbox"/>	<input type="checkbox"/>



# APPENDIX A

# STUDIES







SLIDE #1

notes

The slide features a black header with the text "HOUSING QUALITY MATTERS" in white, bold, uppercase letters, and "Client Counselling" in a smaller white font below it. The main content area is framed by a decorative border with a repeating geometric pattern. Inside the frame, there are three images: a woman sitting at a desk with a computer, a two-story house, and a woman reading a document. At the bottom left of the slide is the "Canada" logo, and at the bottom right is the "CMHC SCHL" logo with the tagline "HOME TO CANADIANS" below it.

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SLIDE #2

CLIENT COUNSELLING

Definition of client counselling

A method used to help clients sort out and solve their housing problems, usually accomplished on a one-to-one basis.

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2

Horizontal lines for taking notes.



SLIDE #3

notes

**CLIENT COUNSELLING**

**Describe the most common type of household you serve.**

- What is the typical household size/makeup?
- What is the average of household income in relation to the community, as a whole?
- What are the common problems when making contact with the client?

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**SLIDE #4**

**CLIENT COUNSELLING**

What skills, knowledge and traits does a client counsellor/housing adviser need?  
*(Program and non-program related).*

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SLIDE #5

**CLIENT COUNSELLING**

**Questioning Skills**

- Focus the discussion on the information you need.
- Use open questions to expand the discussion.
- Use closed questions to prompt for specifics.
- Practice active listening skills.

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**SLIDE #6**

**CLIENT COUNSELLING**

**Getting good information from others**

**Objective:**

To use questioning techniques to find out as much as possible about your partner's hobbies or special interests.

- You must use: **2 open** and **2 closed** questions.
- Time allocated – 15 minutes:
  - 5 minutes for speaker to prepare questions.
  - 5 minutes to conduct interview.
  - 5 minutes to debrief with partner.

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SLIDE #7

**CLIENT COUNSELLING**

**The 4 Ws of a counselling interview**

- Why?
- When?
- Where?
- What?

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**SLIDE #8**

**CLIENT COUNSELLING**

**The Four Phases of a Counselling Interview**

- **Phase 1** - Preparing for the interview
- **Phase 2** - Opening the interview
- **Phase 3** - The body of the interview
- **Phase 4** - Closing the interview

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SLIDE #9

notes

**CLIENT COUNSELLING**

**Client Types:**

- Mr. Big Spender
- Mr. Wannasave
- Mr. Newpay
- Mr. I.O.U. Butt
- Mr. Unfortunate
- Mr. Seasonal
- Mr. Forgetful0

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**SLIDE #10**

**CLIENT COUNSELLING**

**Spending Plan**

“A plan of how you will spend your money over a set amount of time (also known as a budget).”

Canada Mortgage and Housing Corporation

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**SLIDE #11**

notes

**CLIENT COUNSELLING**

**Step 1**  
**Calculate income and expenses**

Canada Mortgage and Housing Corporation 11

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SLIDE #12

The slide content is presented within a rectangular frame. At the top center, the text "CLIENT COUNSELLING" is displayed in a bold, black, sans-serif font. Below this, the text "Step 2" is centered, followed by "Personalize spending" in a larger, bold, black, sans-serif font. At the bottom of the slide, the text "Canada Mortgage and Housing Corporation" is on the left and the number "12" is on the right, both in a small, black font. The slide has a decorative vertical border on the left side consisting of a repeating geometric pattern.

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**SLIDE #13**

**CLIENT COUNSELLING**

**Step 3**  
**Tracking expenses**

Canada Mortgage and Housing Corporation 13

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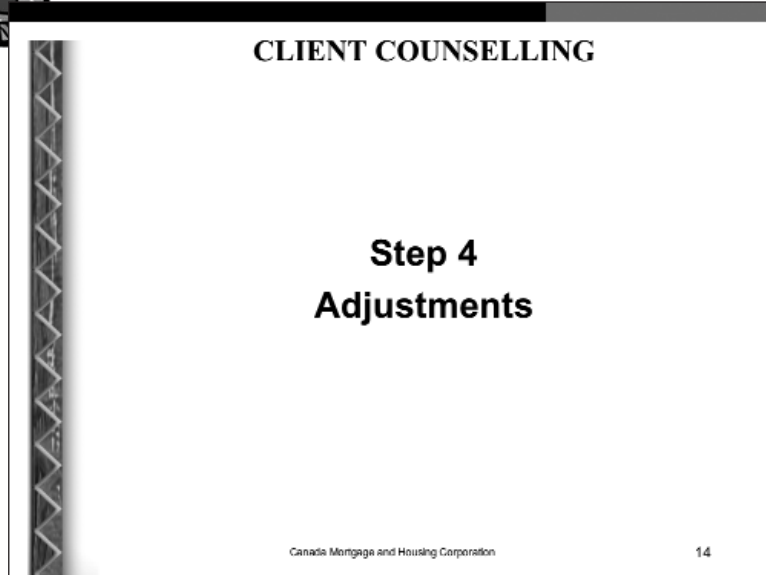
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**SLIDE #14**



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**SLIDE #15**

notes

**CLIENT COUNSELLING**

**Three Phases of Arrears Counselling**

1. Pre-contact – Preparing for interview
2. Contact – Conducting the interview
3. Post-Contact – Follow-up

Tasks: Identify the tasks performed at this stage.

Canada Mortgage and Housing Corporation 15

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**SLIDE #16**

**CLIENT COUNSELLING**

**Provide a definition for:**

- Housekeeping
- Maintenance
- Repairs

Canada Mortgage and Housing Corporation

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SLIDE #17

notes

**CLIENT COUNSELLING**

- **Housekeeping**
  - Managing the day-to-day operations of a home.
- **Maintenance**
  - Specific tasks that are done on a routine basis, usually performed to prolong the life of the home. Good maintenance practices can reduce the need for costly repairs.
- **Repairs**
  - Work required when a part of the home wears out or breaks, as a result of normal wear and tear.

Canada Mortgage and Housing Corporation 17

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**SLIDE #18**

**CLIENT COUNSELLING**

**Pre-occupancy and occupancy**

What do you need to tell or do for the client during these two phases?

Canada Mortgage and Housing Corporation 18

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SLIDE #19

notes

**CLIENT COUNSELLING**

**Post-occupancy**

What do you need to tell or do for the client at this phase?

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**SLIDE #20**

**CLIENT COUNSELLING**

**Summary Exercise**

Please complete one of the following statements:

- One thing I'd like to change that deals with Client Counselling is . . .
- I would like to learn more about . . .
- One resource or supporting role I can provide is . . .
- One thing I can do to assist is . . .

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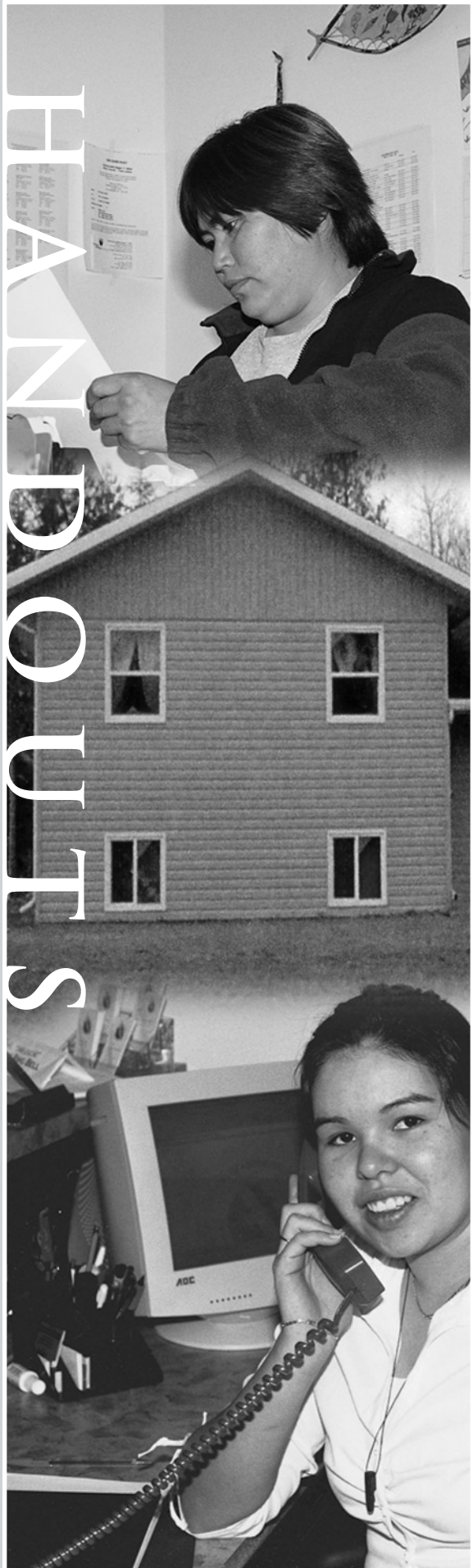
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# APPENDIX B

# HANDOUTS







**HANDOUT #1****POOR LISTENING HABITS****ABC Listening Sheet**

Do not allow your partner to read this sheet.

As your partner is talking, keep track of the total number of words he or she uses that begin with "a", "b" and "c". Do not count the articles "an" and "a" and do not count the conjunction "and". Do not tell your partner what you are doing.

You can take part in the conversation, but be sure to keep an accurate score while your partner is talking.

**“A”**

**“B”**

**“C”**



## HANDOUT #2

### POOR LISTENING HABITS

#### **“Not Listening” (NL) Sheet**

Do not allow your partner to read this sheet.

While your partner is talking, your task is to not listen. You may attempt to not listen in any way you like, as long as you stay in your seat. You may occasionally say something, but it need not relate to what your partner has been saying. Although your partner may realize you are not being attentive, do not tell him or her that you are deliberately not listening.



## HANDOUT #3

## POOR LISTENING HABITS THEORY

Most people spend more time listening than they spend on any other communication activity, yet a large percentage of people never learn to listen well. One reason is that they develop poor listening habits that remain throughout their lives. The following list contains some of the most common poor listening habits.

1. ***Not paying attention*** – Listeners may allow themselves to be distracted or to think of something else. Also, not wanting to listen often contributes to lack of attention.
2. ***Pseudolistening*** – Often people who are thinking about something else deliberately try to look as though they were listening. Such pretence may leave the speaker with the impression that the listener has heard some important information or instructions offered by the speaker.
3. ***Listening but not hearing*** – Sometimes a person listens only to facts or details or to the way they were presented and misses the real meaning.
4. ***Rehearsing*** – Some people listen until they want to say something; then they quit listening, start rehearsing what they will say, and wait for an opportunity to respond.
5. ***Interrupting*** – The listener does not wait until the complete meaning can be determined, but interrupts so forcefully that the speaker stops in mid-sentence.
6. ***Hearing what is expected*** – People frequently think they heard speakers say what they expected them to say. Alternately, they refuse to hear what they do not want to hear.
7. ***Feeling defensive*** – The listeners assume that they know the speaker's intentions or why something was said, or for various other reasons, they expect to be attacked.
8. ***Listening for a point of disagreement*** – Some listeners seem to wait for the chance to attack someone. They listen intently for points on which they can disagree.



## HANDOUT #4

## EFFECTIVE LISTENING HABITS

One way people can improve their listening is to identify their own poor listening habits and make an effort to change them. The list on the Poor Listening Habits Theory Sheet will help people to identify some of their listening patterns. If the listeners pay special attention to the circumstances that seem to invite such behaviour, they can consciously attempt to change their habits. For example, if a woman realizes that she is "pseudolistening" to her husband, she can stop him and ask him to repeat his last idea. She can even say, "I'm sorry; my mind was wandering." The more she becomes conscious of poor listening behaviour, the more likely she is to change her poor listening habits.

Beside ridding themselves of bad listening habits, people can acquire positive listening habits. Listed below are a few descriptions of behaviours that can lead to effective listening:

1. ***Paying attention*** – If people really want to be good listeners, they must, on occasion, force themselves to pay attention to the speakers. When speakers are dull conversationalists, a listener must sometimes use effort to keep from being distracted by other things. It is important not only to focus on the speakers, but to use non-verbal cues (such as eye contact, head nods and smiles) to let them know they are being heard.
2. ***Listening for the whole message*** – This includes looking for meaning and consistency or congruence in both the verbal and non-verbal messages and listening for ideas, feelings and intentions as well as facts. It also includes hearing things that are unpleasant or unwelcome.
3. ***Hearing before evaluating*** – Listening to what someone says without drawing premature conclusions is a valuable aid to listening. By questioning the speaker in a non-accusing manner, rather than giving advice or judging, a listener can often discover exactly what the speaker has in mind—which often is quite different from what the listener has assumed.
4. ***Paraphrasing what was heard*** – If the listener non-judgementally paraphrases the words of the speaker, and asks if that is what was meant, many misunderstandings and misinterpretations can be avoided.



## HANDOUT #5

### TEN TIPS FOR GOOD LISTENING

1. Stop talking.
2. Put the client at ease.
3. Show the client you are listening—focus your attention. Don't fidget or otherwise communicate non-verbally that you are not paying attention.
4. Concentrate fully on what the client is saying. Don't distract your attention by formulating your response while he is still explaining himself.
5. Empathize with the client. Try to understand how he thinks and feels.
6. Be patient. Give the client time to express himself and don't interrupt.
7. Hold your temper.
8. Don't argue, criticize, be judgmental or sarcastic.
9. Ask questions.
10. Stop talking.



## HANDOUT #6

# QUESTIONING SKILLS

### **Focus the Discussion**

Ask the questions that will get you the information you need. Focusing the discussion will make it easier for clients to give you the information you need and will ensure that you use your time wisely.

### **Use Open Questions**

These are questions that will encourage the other person to explain, describe or elaborate. Open questions can get information on peoples' feelings, opinions and attitudes. They are used when it is necessary to obtain detailed information. Example: What concerns do you have about this program?

### **Use Closed Questions**

These are questions that will get a specific response, usually a one-word answer ("yes" or "no"). Closed questions give you limited information and are best used when you need to gather information quickly.

### **Practice Active Listening Skills**

Be sure that you understand the answers that have been given. Paraphrase or restate the answers. This will reconfirm to the client that you are interested in what they have to say.

**Tip:** When you are interviewing a client, it is helpful to prepare your questions in advance and anticipate possible reactions. You may also find it useful to think about what questions the client may ask you, so that you will have a response ready.



**HANDOUT #7**

**QUESTIONING SKILLS – EXERCISE**

Every day, people collect information that is used to make decisions and understand issues. To gather good information, you must ask the right questions.

There are basically two types of questions. These are commonly known as:

- 1. **Open questions** (example: What concerns do you have about this program?)
- 2. **Closed questions** (example: Can you drive a car?)

Review the following examples and indicate whether they are open or closed questions.

	<b>Open or Closed?</b>
1. Will this policy work?	_____
2. Why do you think this policy won't work?	_____
3. Would you like Coke or Pepsi?	_____
4. Do you agree with this statement?	_____
5. Why do you think counselling is important?	_____
6. Do you think you will have a problem operating the furnace?	_____
7. Why do you agree or disagree with this statement?	_____
8. What suggestions do you have for improving this system?	_____
9. When will you go to the store?	_____
10. How will you complete the job before the deadline?	_____



**HANDOUT #8**

<b>GETTING GOOD INFORMATION FROM OTHERS</b>	
<i>Watch for these techniques:</i>	<i>Make note of examples of these types of techniques or specific phrases:</i>
Focus the discussion on the information needed.	
Use open questions to expand the discussion.	
Use closed questions to prompt for specifics.	
Use active listening skills.	
Strengths:	
Suggestions:	





**HANDOUT #9**

**THE 4 Ws OF A COUNSELLING INTERVIEW**

**WHY?**

The right purpose. Counselling is a way to help solve problems that have not or will not solve themselves in other ways. Whenever talking things over will help, the purpose is right.

**WHEN?**

The right time. Counselling is often a sensitive process. Arranging the best time for both parties will help result in a successful interview. Don't wait too long to deal with a problem. Delays can allow a problem to become too big to solve through counselling.

**WHERE?**

The right place. Whether in a living room, an office or outside, the location should be relaxing, quiet and free from interruptions (including the telephone).

**WHAT?**

The right approach. The serious nature of counselling can cause both parties to be "uneasy" at the beginning. Developing a non-threatening, reassuring approach is important.



## HANDOUT #10

### THE FOUR PHASES OF A COUNSELLING INTERVIEW (Page 1 of 2)

#### Phase One Preparing for the Visit

Preparing in advance for the counselling interview will help you and the client develop and maintain a good relationship.

Following is a list of things to consider when preparing for a counselling interview:

- Do you have a clear idea of the purpose of the visit?
- If you know the reason for the visit, have you prepared the questions you will be asking the client and tried to anticipate some of their concerns or questions?
- Have you met previously with this client? If so, check the file to confirm what you discussed with them during previous visits.
- Have you prepared/gathered all of the information you will need? (application forms, calculator, pamphlets).
- Have you confirmed the location and time of the counselling appointment with the client? If you need information from the client, have you let them know what they will need to bring with them (e.g. income verification)?
- Have you scheduled enough time so that you won't have to rush the visit?

#### Phase Two Opening the Interview

The most important thing to do in this phase is to try and develop a rapport with the client, and try to make the client feel comfortable talking to you. Be prepared to be a good listener. A successful interview will be one where the client does most of the talking!

- Before you start the interview, take a few minutes to talk generally about things and establish a rapport with the client.
- Reassure the client that the information discussed will be kept confidential.
- Use active listening skills—if the clients sense you are not listening, they will be discouraged from talking and probably not participate fully in the discussion.

Caution: If you are taking notes during the interview, explain to the client what you are doing and why you are taking notes.



## HANDOUT #10 (continued)

### THE FOUR PHASES OF A COUNSELLING INTERVIEW (Page 2 of 2)

#### **Phase Three The Body of the Interview**

During the body of the interview, you will need to use good listening and questioning skills to get good information from the client. Often, you think you will be responding to a specific concern. Clients may have other problems that you are not aware of (e.g. maintenance or their finances). During this phase, you need to work with the client to identify the problem. Watch for whether the problem that the client identifies is a symptom or root cause. For example, if the client is falling into arrears, non-payment is a symptom. The root cause could be that the heating system is inadequate and heating costs are higher than were anticipated.

Identifying the problem means establishing ownership of the problem. If the client is responsible, you must get them to see this clearly. Ownership of the problem can usually be done by talking about the issues and answering questions. This helps to clearly identify the problem and can help clients understand and accept a situation.

Once you and the client have identified the problem, you will want to define alternative solutions. The client must participate in this part of the discussion and explore/discuss both sides of the potential solutions. The solution and any action plan that are developed must be agreed to by the client in order to be successful.

#### **Phase Four Closing the Interview**

Confirm the solution, the action plan (and any time schedule) with the client. Follow-up is important to identify the success or continuing problems with an action plan. You can follow up in writing or by telephone; it's not always necessary to make another visit to the house. Let the client know if you will be doing a follow-up visit (and when). Remember that following up with the client is as important as identifying the problem and developing the action plan.

Always leave on friendly terms so that the next counselling visit will be just as effective.

Be sure to make note of the visit and confirm the details of the action plan on the client's file.



## HANDOUT #11

### DEALING WITH DIFFICULT CLIENTS (page 1 of 3)

The following are some examples of difficult clients you may encounter as well as sample counselling approaches for dealing with these types of clients. Consider these techniques as suggestions, they will not work in every situation. Use your best judgement and common sense when conducting client counselling.

#### **The Skeptic**

Skeptics have probably been disappointed and let down by people and agencies in the past and may not believe that you can help them. They will probably check up on you to see if you are telling them the truth.

#### **Counselling Approach:**

- Explain the procedures involved in resolving the problem. Be sure the client understands the length of time involved.
- You may wish to provide physical evidence to support the problem. Deal with them honestly and keep them informed of progress regularly.

#### **The Dependant Client**

They want you to do everything for them. They are reluctant to participate and view small details as major obstacles they cannot overcome. They are usually reluctant to accept responsibility because it requires them to work and become involved.

#### **Counselling Approach:**

- Don't encourage their dependence. Firmly encourage them to be independent from the start and gradually increase their involvement.
- Provide assurance and guidance along the way. Try to build up their confidence in their own abilities. Remember, your role is to provide a helping hand, not a handout.



## HANDOUT #11 (continued)

### DEALING WITH DIFFICULT CLIENTS (page 2 of 3)

#### The "You Owe Me" Client

These clients feel slighted by society and may believe that they can get assistance by intimidating you. They will likely be impatient and blame others for any problems while believing themselves to be innocent. They are generally opposed to self-help because they feel that any problems are not theirs.

#### **Counselling Approach:**

- Be extremely patient, but firm. Have back-up material available before making suggestions because they are likely to ask for proof of results.
- Don't allow them to intimidate you with stories of what they have done to other counsellors. Don't side with them if they criticize other resource agencies; you could endanger your relationship with those agencies.
- Be absolutely sure that these clients know what you are going to do or what you expect from them because they are likely to say that they were not properly informed. Consider sending them a copy of the notes you made during your meetings with them.

#### The "Yes Yes" Client

These clients are more common than you realize. They give the impression of understanding or agreeing to every question you ask, when they actually have no idea of what has been said. They are afraid to ask questions because they don't want to appear ignorant. They may be intimidated by any authority figure.

#### **Counselling Approach:**

- Don't assume they understand because they don't ask questions or because they agree to everything. Go over important items several times to be sure they understand. Make sure they do by asking them to repeat important points. Provide written information to go along with your discussion.
- Encourage all clients to talk about their concerns. Ask open questions that encourage them to give you information.



## HANDOUT #11 (continued)

### DEALING WITH DIFFICULT CLIENTS (page 3 of 3)

#### **Reading and Language Limitations**

You may have a client who can't read or who has comprehension problems with the spoken language or written materials. They may be embarrassed and reluctant to tell you this. Look for warning signs that indicate the client may have these problems.

Caution, these clients often are "yes, yes" clients.

#### **The Illiterate Client**

You may encounter clients who can't read or understand the program information. They will likely want to hide this from you out of embarrassment. Look for warning signs that indicate the client may have these problems (they may also be "yes, yes" clients).



**HANDOUT #12**

**ROLE PLAYS FOR CLIENT COUNSELLING**

**Directions to Participants**

**Purpose** To allow participants the opportunity to recognize counselling obstacles, to practice interviewing skills and to develop action plans.

**Objective** Within the allotted time frame, you must develop a suitable action plan to be used in a counselling interview.

**Start** Choose who will be the interviewer and who will be the client.

**Step 1** Review your role in the role play.  
**Total Time** 2 minutes

**Step 2** Interviewer – prepare your questions.  
**Total Time** 2 minutes

**Step 3** Complete the interview.  
**Total Time** 10 Minutes

**Step 4** Provide feedback  
**Total Time** 10 minutes

**Step 5** Reverse roles (ask facilitator for second role play).  
**Total Time** You have 24 minutes to complete the role play.



## HANDOUT #13a

### ROLE PLAY NO. 1

#### **Counsellor's Role**

You have received complaints from community members that a band-owned house has a number of broken windows and a broken door. The yard is also an eyesore and poses a threat to the safety of the small children in the neighbourhood. The house is located on the road that goes right through the reserve.

This is a reoccurring problem and the client's file indicates that the windows and doors have been replaced twice before. The last time (about eight months ago) the housing administrator informed the client that the band would not be responsible for replacing or repairing any damage caused by the client.

While you know this client, you have never counselled him. A quick review of the files leads you to believe that he is not taking this matter seriously. In preparation for your meeting with the client, you are to identify the issues that have to be addressed and anticipate an action plan to resolve the matter.

#### **Client's Role**

The client counsellor has made an appointment to meet with you. Apparently there have been some complaints about the condition of your house and you think that someone has complained about your collection of car parts that you keep in the yard. Actually, you're glad he is dropping by as there are a few broken windows and a broken door that need to be fixed. You are a busy person and someone should take responsibility for looking after the place.



**HANDOUT #13b****ROLE PLAY NO. 2****Counsellor's Role**

You receive a call from Mrs. Barnaby, one of the clients who lives in the community. She informs you that you must do something about her next door neighbour, Mr. Ward. It seems that he has eight dogs that all run wild.

She states that, in the past, he always had dogs but used to keep them tied up. Now they are usually running loose around the house and often come on her property. She has complained that the dogs are damaging her yard and they recently tore up her flower beds. She thinks that if he wants to keep the dogs he should build a pen for them.

You reach Mr. Ward and he claims that his dogs never leave the yard and are always tied up. He says that Mrs. Barnaby is just complaining to hear herself talk.

In responding to this situation, identify the issues to be addressed and propose an action plan to resolve the matter.

**Client's Role**

The client counsellor has spoken with you over the phone. Apparently old lady Barnaby is complaining again about your dogs (you have eight). She blames the dogs for tearing up her flower bed and says they are running all over the place.

You have explained to the counsellor that the dogs never leave the yard and are always tied up (although you do let them off the leashes once a day or so to let them stretch their legs). As far as you are concerned, they aren't a problem and old lady Barnaby is just complaining to hear herself talk.

The counsellor will be coming out to visit you anyway, to discuss the complaint.



## HANDOUT #14

### DEVELOPING A SPENDING PLAN

Many people put off using a spending plan because they feel it will restrict them financially and will prevent them from being able to buy what they want. It is important to remember that a good spending plan allows you to take charge of your money, it can reduce financial worries and enable you to save for special purchases.

A spending plan is a personalized system that shows how you will spend your money over a set period of time. A spending plan is also known as a budget. The following four steps will help you to develop a plan that will meet the needs of your household.

#### **1. Calculate all expenses and income**

Start by making a list of all daily, weekly, monthly or annual expenses. Remember that some annual expenses are paid for over a 12-month period (e.g. insurance premiums). Then, identify your total net income from all sources.

#### **2. Review the list of expenses**

Expenses will fall into two categories: fixed and variable expenses. Fixed expenses are those that do not change for a set amount of time. They include items such as house payments, car/loan payments, insurance payments. Variable expenses are those that change continuously and they include food, clothing, phone bills, entertainment. When you are looking at ways to pay off bills or to save for special purchases, the fixed expenses will remain the same but you can make changes to the amount you spend on the variable expenses.

#### **3. Keep track of how much you spend and what you buy**

This will help you to identify your spending habits and point out areas that you may be able to improve. Some methods of tracking your expenses are: to save all receipts, record purchases in a notebook, or when paying by cheque record the amount of each cheque you write. Most people find that by tracking expenses over a specific amount of time, they can identify and change spending habits.

#### **4. Make adjustments to the spending plan**

Review the plan at the end of the first month to see how it compares with your spending plan. You may have to make adjustments to your spending plan for the first one to three months to be sure that it meets the needs of your household.



**HANDOUT #15**

<b>Month:</b>				
<b>Type of Expense</b>	<b>Amount Budgeted</b>	<b>Amount Spent</b>	<b>Amount Budgeted</b>	<b>Amount Spent</b>
Rent/Mortgage				
Hydro				
Water				
Heat				
Phone				
Groceries				
Credit/loan payments (list) _____ _____				
Total \$ _____				
Insurance				
Transportation				
Maintenance/repairs				
Clothing				
Allowances				
Savings				
Entertainment				
Other				

Total expenses \$				
Total monthly income \$				
Difference between income and expenses \$				



## HANDOUT #16

### HELPFUL HINTS ON DEVELOPING SPENDING PLANS

- Never impose your values on the client.
- Make sure that clients have been realistic in their spending plan.
- Help clients understand that they can manage their money better if they are aware of how they spend it.
- Have clients consider their expectations in regard to goals and rewards.
- Work with all family members to determine family goals.
- Set short-term, achievable goals, to allow for quick results.
- Once a bill in a client's spending plan has been paid off, encourage them to use the money on another expense. This will bring them closer to their goal in a shorter time frame.
- Encourage clients, once they have successfully paid off a debt, to avoid taking on other financial obligations.
- Refer clients to professional counselling help, if required.



**HANDOUT #17a**

**ROLE PLAY NO. 3**

**Counsellor's Role**

You will be meeting with Beverley who will soon take occupancy of a new home. At present, Beverley is living with her parents, but it was intended to be a short-term arrangement until a house became available. She has three children, two boys ages 8 and 10 and one daughter who is 12. Beverley works part-time at the local clinic and receives some social assistance benefits with a net monthly household income of \$1,500.

Beverley's parents have contacted you and indicated that Beverley doesn't seem to understand what will be involved with assuming full responsibility for the cost of running and maintaining a home. They know that the money she pays them now (room and board) is much less than what she'll pay when she moves into her own home.

You will need to discuss with Beverley, her new payment of \$350 that is \$200 more than what she is paying to her parents. You must discuss the new rental payments and develop a spending plan with Beverley.

**Client's Role**

Your name is Beverley and you are a single parent with three children—two boys age 8 and 10 and one daughter, age 12. You have been living with your parents since your divorce a few months ago. You and the children will be moving into a three-bedroom house where the rent will be \$350 per month. While this is more money than you pay right now, you think you can manage the extra cost.

You work part-time at the clinic and receive some social assistance benefits with a net monthly household income of \$1,500. You know that you'll need some new household furniture and have been looking for these items.

The client counsellor is coming to visit and has asked that you prepare a list of your current monthly expenses:

Car payment	\$150	Entertainment	\$100
Gas	\$80	Room/board	\$150
Car insurance	\$40	Children's clothes, etc.	\$100
Credit cards (2)	\$100	Miscellaneous	\$50
		<b>TOTAL</b>	<b>\$770</b>

**HANDOUT #17b****ROLE PLAY NO. 4****Counsellor's Role**

You will be meeting with Diane Donovan. Diane and John Donovan have four children, all under the age of seven. John works at the grocery store and Diane receives a disability pension from her former employer. Total net monthly income is \$1,440. The monthly house payment is \$250.

The family has been experiencing financial difficulties and they are struggling to keep up with the house payments. They're just barely make their house payments at the end of the month and they are behind in their loan payments. They have called you because they know they need some help. Unfortunately, John will not be home when you visit. In advance of the visit, you have asked the Donovans to prepare a list of what they believe are their monthly expenses. You will need to review their expenses and develop a spending plan with the client.

**Client's Role:**

You are Diane Donovan. You and your husband John have four children, all under seven years of age. John works at the grocery store and you receive a disability pension from your former employer. Total net monthly income is \$1,440. The monthly house payment is \$250. You've been experiencing some financial difficulties and are struggling to keep up with the house payments. You just barely make your payments at the end of the month and you are behind in a couple of your loan payments. You have called the client counsellor to come and help you with your finances. In preparation for the visit, you have been asked to list your monthly expenses.

Rent	\$250	Avco loan	\$50
Food	\$450	Store bill	\$50
Electricity	\$45	Car loan	\$75
Heating	\$100	Entertainment/bingo	\$150
Car Gas/maintenance	\$75	Clothes for children	\$50
Phone	\$60	Miscellaneous	\$75
		<b>TOTAL</b>	<b>\$1,430</b>

**HANDOUT #18****ARREARS COUNSELLING CHECKLIST** (page 1 of 2)

<b>Pre contact</b>	<b>Check ✓</b>
<ol style="list-style-type: none"> <li>1. Review file for payment history and confirm the following:           <ul style="list-style-type: none"> <li>■ Expected amount of monthly payments</li> <li>■ Payment patterns common to the account</li> <li>■ Date of payment review</li> <li>■ Total amount in arrears</li> </ul> </li>   <li>2. Initiate contact with the client:           <ul style="list-style-type: none"> <li>■ Contact client by phone if possible</li> <li>■ Contact client by a first letter</li> <li>■ Send reminder letter if required</li> <li>■ Agree on repayment plan if possible</li> <li>■ Arrange for arrears visit</li> </ul> </li> </ol>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>  <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
<p><b>Contact</b></p> <ol style="list-style-type: none"> <li>1. Explain the purpose of the visit:           <ul style="list-style-type: none"> <li>■ Identify and discuss the cause of arrears</li> <li>■ Confirm source and amount of income</li> <li>■ Conduct income review if required</li> </ul> </li>   <li>2. Complete financial review or spending plan:           <ul style="list-style-type: none"> <li>■ Discuss possible repayment options</li> <li>■ Agree mutually on repayment decision</li> <li>■ Develop written action plan and leave copy with client</li> <li>■ Reinforce repayment agreement according to the lease</li> <li>■ Recommend financial counselling to the client, if necessary</li> <li>■ Explain consequences of non-repayment</li> </ul> </li>   <li>3. Provide client with contact telephone numbers:           <ul style="list-style-type: none"> <li>■ Discuss other counselling issues if required</li> </ul> </li> </ol>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>  <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>  <input type="checkbox"/>



**HANDOUT #18** (continued)

**ARREARS COUNSELLING CHECKLIST** (page 2 of 2)

<b>Post contact</b>	<b>Check ✓</b>
<ul style="list-style-type: none"> <li>■ Amend client's file if required</li> <li>■ Add copy of action plan to file</li> <li>■ Confirm decision with supervisor, if required</li> <li>■ Send copy of action plan to client if not provided at visit</li> <li>■ Establish a follow-up routine</li> <li>■ Follow-up with professional counselling services, if applicable</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> </ul>
<p><b>Failure to honour repayment agreement</b></p> <ul style="list-style-type: none"> <li>■ Contact client immediately to identify reason</li> <li>■ Review recovery plan with client</li> <li>■ Recommend change to plan, if possible</li> <li>■ Inform client of consequences of not honouring repayment agreement</li> <li>■ Maintain all documentation on file relating to the situation</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> <li><input type="checkbox"/></li> </ul>





**HANDOUT #19**

**PAYMENT RECOVERY PLAN**

Client Name: \_\_\_\_\_ Account no. \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: Home \_\_\_\_\_ Work: \_\_\_\_\_ Other: \_\_\_\_\_

Date of Occupancy: \_\_\_\_\_

Last Payment Review Date: \_\_\_\_\_ Current Monthly Payment: \$ \_\_\_\_\_

Amount Overdue on Account: \$ \_\_\_\_\_

Financial History of Account (method of payments, trends, patterns, etc.)

**Proposed plan of action to repay the overdue amount:**

I, \_\_\_\_\_ acknowledge the total amount outstanding on the account and am prepared to resolve this matter. This will be done by my continuing to make the expected monthly payment of \$ \_\_\_\_\_ and also agreeing to include an additional payment of \$ \_\_\_\_\_ for a total monthly payment of \$ \_\_\_\_\_.

It is expected that the account will be current as of \_\_\_\_\_, 20 \_\_\_\_\_.

Has a monthly spending plan been developed with the client? Yes  No

If not, why not?

I hereby authorize \_\_\_\_\_ to seek out a financial/credit counselling service on my behalf. (print Counsellor's name)

Agreed to by: \_\_\_\_\_ Date: \_\_\_\_\_  
(Client signature)

Witnessed by: \_\_\_\_\_ Date: \_\_\_\_\_  
(Counsellor)



## HANDOUT #20a

### ROLE PLAY NO. 3

#### **Counsellor's Role**

You receive a call from the community health nurse who informs you that your client, Mr. Gerry Boyle (age 64) needs repair work done to his house.

You review the file and learn that Mr. Boyle has occupied the home for 10 years. He is expected to pay rent of \$37.00. Typically, he misses payments and is currently in arrears for \$312.

During the visit, you notice that the house is suffering from a serious lack of maintenance. Mr. Boyle informs you that he is unable to complete the day-to-day maintenance and he finds it difficult to look after the house.

In responding to this situation, identify the issues to be addressed and propose an action plan to resolve the matter.

#### **Client's Role**

You (Mr. Gerry Boyle) recently had a visit from the community health nurse. She mentioned that the house looked like it needed some repair work. You indicated that, at your age (64), it was getting harder to complete any repair work to the house and coming up with the money for the repairs was another problem altogether.

The nurse must have spoken with the client counsellor as the counsellor is coming out to see you today. The counsellor mentioned that you were several months in arrears with your monthly house payments. You think that you may have missed one or two payments but find it hard to believe that you are that far behind. You are a little worried that you will be expected to repay all the arrears right away. With your limited income, it's hard enough getting by with the regular payments.



**HANDOUT #20b**

**ROLE PLAY NO. 4**

**Counsellor's Role**

Susan and John Cloud have four children (ages 12, 11, 8 and 5). John works at the Band office as a road maintenance worker. Their monthly household income is \$2,215.

The family has experienced financial difficulties and is struggling to keep up with the rent payments. The regular rent payment is \$320. The family is in arrears for \$640 and you will be conducting a client counselling interview (with either Mr. or Mrs. Cloud) to make repayment arrangements.

While counselling the clients, you learn that they are also behind in payments to other creditors. They have listed their monthly expenses and they have asked you to help them resolve the problem.

Rent	\$320	Car gas and maintenance	\$125
Food	\$600	Store bill	\$ 85
Electricity	\$ 45	Sports and recreation	\$ 85
Heating	\$150	Cigarettes	\$175
Car insurance	\$ 45	Finance loan	\$110
Entertainment	\$135	Miscellaneous	\$ 75
Bingo	\$200		
		<b>TOTAL</b>	<b>\$2,150</b>

**Client's Role (John or Susan Cloud)**

You and your four children (ages 12, 11, 8 and 5) have been managing pretty well on John's monthly income from the Band office (as a road maintenance worker) of \$2,215. However, just recently, you've found you are struggling to keep up with the monthly bills. You are two months in arrears on your house payments (\$640) and you also are behind in payments to a few other creditors.

The client counsellor is coming for a visit to set up a repayment arrangement for the house payment arrears. You have asked that he/she also provide you with some financial counselling so that you can bring all of your payments up to date.



## HANDOUT #21

### THE FALL-OUT SHELTER PROBLEM

(page 1 of 2)

#### Background

Your group are members of a department in Ottawa that is in charge of experimental stations in the far outposts of civilization. Suddenly, the Third World War breaks out and bombs begin dropping. Places all across the globe are being destroyed. People are heading for whatever fall-out shelters are available. You receive a desperate call from one of your experimental stations, asking for help.

There are 10 people, but only enough space, air, food and water in their fall-out shelter for six people for a period of three months—which is how long they estimate they can safely stay there. They realize that if they have to decide among themselves which six should go to the shelter, they are likely to become irrational and begin fighting. So they have decided to call your department their superiors—and leave the decision to you. They will abide by your decision.

However, each of you has to quickly get ready to go to your own fall-out shelter, so you only have time to get superficial descriptions of the 10 people. You have 20 minutes to make your decision, at which time you must go to your own shelter.

#### Assignment

- As a group, you now have 20 minutes to decide which 4 of the 10 persons have to be eliminated from the shelter.
- Remember, it is possible that the 6 people you choose to stay in the shelter might be the only 6 people left to start the human race over again. Therefore, this choice is very important.
- If, as a group, you do not reach consensus in 20 minutes, you would be choosing to let the 10 people fight it out amongst themselves, with the possibility that more than 4 might perish.
- Don't allow yourself to be swayed by pressure from the others in your group. Try to make the best choices possible.
- You have exactly 20 minutes.

continued on next page

**HANDOUT #21** (continued)

(page 2 of 2)

Here is all you know about the 10 people involved:

1. Bookkeeper, 31 years old.
2. His wife, six months pregnant.
3. Rabbi, 51 years old.
4. A 16-year old girl, with a questionable IQ; a high-school drop-out, pregnant.
5. An architect, homosexual.
6. A 36-year old female physician, unable to have children.
7. A female college student.
8. A 26-year old law student.
9. The law student's 25 year old wife who has spent the last 9 months in a mental hospital; still heavily sedated. They refuse to be separated.
10. Hollywood starlet (singer, dancer).

**HANDOUT #22****EXERCISE – MAINTENANCE COUNSELLING ACTIVITIES**

For each of the maintenance counselling activities listed below, identify when these activities are best done (pre-occupancy, occupancy, post-occupancy), by placing a ✓, in the column.

	<b>Maintenance Counselling Activity</b>	<b>Pre-occupancy</b>	<b>Occupancy</b>	<b>Post-occupancy</b>
1.	Complete move-in inspection/unit condition report with the client.			
2.	Review the file and identify what features of the house the client may have little experience with (e.g. sump pump).			
3.	Provide client with copy of completed maintenance and repair action plan for deficiencies, if not provided during the home visit.			
4.	Demonstrate how to operate heating/ventilation equipment and encourage clients to try "hands-on" practice of each component.			
5.	Identify what equipment they may require for maintenance of the house they are moving into (e.g. lawn mower).			
6.	Review, with the client, the unit condition report that was completed at move-in.			
7.	Review damage policy, lease agreement, etc. with the client.			
8.	Establish a follow-up routine to review maintenance and repair concerns, if required.			
9.	Identify any areas of concern regarding unit maintenance and discuss findings with the client.			
10.	For a newly built home, explain to the client what they can expect to see as the house settles (e.g. nail popping).			
11.	Complete warranties and advise the client to keep the instruction booklets in a handy place.			
12.	Provide a copy of the maintenance calendar and review with the client.			
13.	Review the clients' responsibilities for maintenance and repair.			
14.	Provide the client with any resource materials available on maintenance and repair.			
15.	Develop an action plan, with the client, for maintenance and repairs if deficiencies exist.			
16.	Confirm that the clients understand how to operate mechanical equipment.			

**HANDOUT #23****MAINTENANCE AND REPAIR COUNSELLING – DIRECTIONS****Purpose**

To allow participants the opportunity to recognize counselling obstacles, to practice interviewing skills and to develop action plans.

**Objective**

Within the allotted time frame, you must develop a suitable action plan to be used in a counselling interview.

**Directions to Participants**

1. Choose who will be the scribe and who will be the presenter.
2. Review the case study.  
Total time: 5 minutes
3. Complete the exercise.
4. On the flip chart, identify the obstacles you must deal with and the action plan you will follow to resolve the problem.  
Total time: 20 minutes
5. Once the action plan is completed, the group will present their plan back to the large group.



## HANDOUT #24

### MAINTENANCE AND REPAIR COUNSELLING

#### – CASE STUDY NO. 1

A new rental client has called you and complained that the windows are frozen shut. In her efforts to open some of the windows, the crank hardware has broken. The client has also commented that there is mold in the corners of the three bedrooms and that the steel screen doors have frozen shut a few times and they have had a hard time getting out of the house!

You have arranged a meeting at the client's home to discuss a solution (this sounds like a condensation problem to you!). Your client file indicates that she has two small children. Also, the unit has an air-to-air heat exchanger.

In preparation for your meeting with the client, you are to identify the issues to be addressed and propose an action plan to resolve the matter.





## HANDOUT #25

### MAINTENANCE AND REPAIR COUNSELLING

#### – CASE STUDY NO. 2

You are performing a move-in inspection with a client. You are aware that the client's previous accommodation had no running water and the house was heated by electricity.

The new home has a propane furnace and a complete plumbing system.

The client is very eager to take possession of the home but may be a little unsure of how to operate all the new systems in the house and how to maintain them.



## HANDOUT #26

### MAINTENANCE AND REPAIR COUNSELLING

#### – CASE STUDY NO. 3

You receive a phone call from Tom Hill. He informs you that once again, he needs repairs done to his house. He explains that the door knob on the front door is broken, probably the repair man did not do the job properly and the kitchen flooring needs to be replaced. He also informs you that the furnace filter should be changed because it will soon be time to turn on the heat. He reminds you that the maintenance person left a package of furnace filters in the basement so you don't need to bring any with you when you visit.

A quick review of the file indicates that the house is 10 years old and the client has lived there for about three years. The band has, on four occasions, completed minor repairs to the home. The average cost for these repairs is about \$250 (material and labour). Responding to these minor repair and maintenance issues is very time consuming for you and other housing staff.

In preparation for your meeting with the client, you are to identify the barriers/issues to be addressed and propose an action plan to resolve the matter.

**HANDOUT #27****MAINTENANCE AND REPAIR COUNSELLING****– CASE STUDY NO. 4**

You get a visit from Joe Anderson. He states that his house is overcrowded and he needs to have at least two more bedrooms built. There are 9 people living in the home now, 6 of which are children under the age of 16. The house has three bedrooms and a full, undeveloped basement.

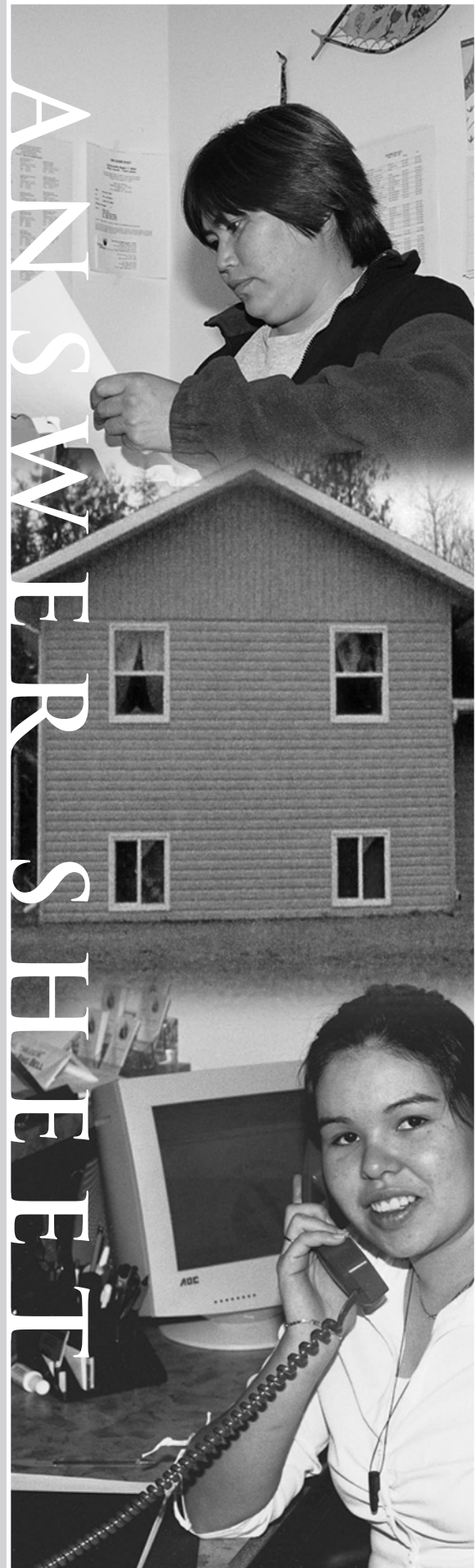
You inform him, once again, that the band does not have enough money to build an extension. Joe believes that he can do all the work himself however you know that he is not qualified to do the work.

He wants the band to purchase the necessary supplies and materials and he will do all of the work himself—no charge for labour. This should lower the overall cost for the job. You know that Joe's house is really overcrowded and an addition would probably be best but you don't think that Joe can do the job properly.

You are to identify the barriers / issues to be addressed and propose an action plan to resolve the matter.



# APPENDIX C



ANSWERS SHEET



## QUIZ - ANSWER SHEET

notes

1. **False** - A counselling visit can take place anywhere, as long as the counsellor and the clients are able to discuss this situation. The environment is more important than the actual location. It should be free of distraction and ensure confidentiality.
2. **True** - Closed questions are used when you need to limit the amount of information you receive. If your clients are talkative and tend to wander off topic, closed questions will help to focus them and assist you in gathering the necessary information.
3. **False** - While training will enhance your counselling skills and knowledge, it does not guarantee the best counsellor. A good counsellor must also be genuinely interested and committed to helping clients.
4. **False** - The need for a written agreement will depend on the situation. For example if you have clients who have never missed a payment before, then you can probably solve the issue through a verbal agreement. However, if the clients have a history of arrears then you should seriously consider a written agreement.
5. **False** - While a spending plan is beneficial for everybody, it's not usually a program requirement. Client counsellors should encourage the use of a spending plan and may find it helpful to provide this information to clients before and during occupancy.
6. **True** - An active listener is someone who demonstrates interest in the speaker through eye contact, body language and gestures. To help clients solve their problem, counsellors must always listen actively. Remember that non-verbal communications speak louder than anything you may say.
7. **True** - As a counsellor your job is to listen and assist in identifying options or solutions that clients can use to solve the problem. Never tell clients what to do even if they ask, always point out possible solutions but remember that they must make the final choice.
8. **False** - Phone counselling saves time and money and is successful for resolving minor problems that do not require a home visit. However, you should make an effort to visit all clients on a regular basis.