



# URBAN NATIVE TENANT COUNSELLOR'S GUIDE



81119



# Urban Native Tenant Counsellor's Guide

CMHC offers a wide range of housing-related information. For details, contact your Local CMHC office.

Cette publication est aussi disponible en française sous le titre :  
*Guide à l'intention des conseillers des locatirs autochtones en milieu  
urbain, LNH 6887*

**Canada**

© 1996, Canada Mortgage and Housing Corporation

ISBN 0-662-24349-8

Cat. NH15-118/1996E

Printed in Canada  
Produced by CMHC

Canada Mortgage and Housing Corporation  
supports the Government of Canada  
policy on access to information for people  
with disabilities. If you wish to obtain this publication  
in alternative formats, call (613) 748-2367.

The purpose of this guide is to assist tenant counsellors from Urban Native sponsored projects with their job of counselling tenants. Counselling is a method of helping others sort out and solve their problems. Tenant counselling helps provide direction to tenants so they can understand and deal with situations that may affect their housing needs.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## SECTION ONE: WHO ARE YOUR TENANTS?

## SECTION TWO: ROLE OF A TENANT COUNSELLOR

Areas of Counselling .....	3
----------------------------	---

## SECTION THREE: EFFECTIVE COUNSELLING SKILLS

## SECTION FOUR: LISTENING SKILLS

10 Steps to Good Listening .....	1
Getting Good Information from Others .....	2
Non-verbal Communication .....	3

## SECTION FIVE: NEGOTIATING SKILLS

Possible Outcomes of Negotiation Process .....	2
Steps to Basic Negotiation .....	4

## SECTION SIX: THE COUNSELLING INTERVIEW

Phases of the Counselling Interview .....	1
Interviewing Skills .....	4
Telephone Skills .....	5
Four W's of Counselling .....	6
Techniques for Dealing with Difficult Clients .....	7

## SECTION SEVEN: FINANCIAL COUNSELLING

Four Steps to a Spending Plan .....	2
Helpful Hints on Developing a Spending Plan .....	5
Arrears Counselling .....	6

## SECTION EIGHT: PRESENTATION SKILLS

Audience Analysis .....	1
Planning the Presentation .....	1
Dealing with Anxiety .....	3
Delivery of the Presentation .....	4
Handling Questions from the Audience .....	6
Audio-visual Aids .....	7









# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## WHO ARE YOUR TENANTS?

Your tenants are Native households in need who cannot afford or cannot obtain adequate and suitable accommodation for 30 percent or less of their income.

The tenant's particular needs will depend on individual characteristics, circumstances and backgrounds. Needs also change over time. For example, your tenants may initially require help adjusting to city life and living in a fully serviced unit. Later they may require life-skills or money management counselling. Still later, they may require family or education counselling.

The important thing to remember is that you may be called upon to provide counselling in any number of areas and that those areas may change over time.

# SECTION 1





# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## ROLE OF A TENANT COUNSELLOR

The role of a tenant counsellor can be very complex. It can begin before the tenant moves into the housing unit and can continue for as long as the tenant lives in the unit. Counselling can include a wide variety of tasks. For example:

### Before move-in:

- ◆ interviewing prospective tenants and participating in the tenant selection process;
- ◆ visiting individuals at home to determine lifestyle, upkeep of unit, family situation, etc.;
- ◆ informing prospective tenants on the policies, guidelines and objectives of the program;
- ◆ orienting prospective tenants with regard to the Tenancy Agreements;
- ◆ discussing responsibilities and legal obligations of both tenants and the Housing Corporation;
- ◆ discussing payment options.

### After move-in:

- ◆ providing guidance in the areas of:
  - home maintenance;
  - health and safety;
  - utilities;
  - community adjustment and services;
  - money management and budget planning;
- ◆ encouraging tenants to participate in community affairs and self-help programs.

# SECTION 2

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## **Follow-up visits:**

- ◆ made for specific reasons - financial management, family relationships, budget planning, complaints, damage to property, etc.;
- ◆ assisting with adaptation to unit;
- ◆ providing arrears counselling;
- ◆ making routine visits.

## **Your responsibilities as a tenant counsellor may also include:**

- ◆ counselling families and individuals on personal and work adjustments (for example, coming from accommodations lacking facilities to live in a unit with full facilities);
- ◆ providing guidance on family and social relationships;
- ◆ encouraging tenants to help themselves (building independence);
- ◆ organizing and controlling the ongoing activities to ensure a good working relationship between tenant and sponsor;
- ◆ promoting and enhancing the tenants' social and economic status;
- ◆ developing and maintaining close working relationships with other organizations for referral.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Areas of Counselling

### Tenant Orientation

Review the rental agreement so that the tenants understand both their responsibilities and those of the Housing Corporation.

### The Move-in Inspection

Before move in, go through the unit with the tenant to make sure they understand how everything works. Explain the purpose of items such as the home's air exchangers, heating system and smoke detectors and show how they work and how to maintain them. Explain the purpose of using exhaust fans and of opening windows to release extra moisture when cooking or showering. Have the tenant complete a move-in report.

### Home Maintenance

Discuss the maintenance requirements of the units. Often, tenants do not maintain their units because they don't know how. Ensure that the tenant knows who to contact for repairs to the unit. If there is damage to the unit caused by negligence, find out from the tenant how it will be corrected. Remind the tenant of their responsibilities under the lease they signed.

### Health and Safety

Talk to your tenants about the importance of safety in the home. Help them to prepare a fire escape route and plan. Make sure your tenants have a list of emergency numbers for the ambulance, hospital, fire department, police and poison control centre. Encourage them to have a basic first-aid kit in the unit.

### Utilities

Discuss with your tenants the utilities and ways of reducing the costs. Stress that it will save them money if they pay their utility bills on time. Explain how equalized billing works and encourage tenants to use this method of payment.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Methods of Making Payments

Discuss the methods for tenants to make their monthly payment. Go through the available options and help tenants choose the one that best suits their situation.

If tenants are receiving Social Assistance, you may want to contact Social Services to discuss the possibility of having them forward the tenants' rent allowance directly to the Housing Corporation. This will make payment more convenient and will ensure that the tenants do not fall into arrears.

If tenants will be mailing payments, ask them to send the cheque or money order a few days early so that it arrives on time. Emphasize that they must include their full name. Stress that they should never send cash through the mail.

If tenants live close to the housing office, they may want to pay in cash. Stress that this must be done on or before the first of each month and that they should always ask for a receipt.

With pre-authorized payments, the rent is automatically taken from the tenants' account on the due date. If post-dated cheques are used, the tenants should provide enough cheques for one year in advance. Tenants are responsible for ensuring that the money is in their accounts on time.

Make sure tenants have the name and phone number of the person they should notify if they are late with a payment.

## Budget Planning

Review tenants' spending plans with them. Caution them against buying too much on credit. Encourage them to carefully record their spending so they can keep track of how and where they are spending their money. Be able to refer the tenant for professional financial or debt counselling if necessary. (See section 7.)

## Money Management Counselling

Be prepared to spend a lot of time counselling your tenants on money management. Some tenants will require more assistance than others. Many will need assistance in adapting to the new financial responsibilities, particularly if they lived rent-free in the past.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Community Adjustment

Your tenants may or may not fit into the community immediately. Help them adjust by making them aware of what goes on in the area and encouraging them to get involved. If possible, prepare a package on community services and direct tenants to places where they can get assistance.

As a tenant counsellor, you may be called upon to provide counselling for any number of reasons.

Tenant counsellors should not be seen to solely represent the business interests of the Housing Corporation. That is, you should not collect rent, perform arrears collection functions, or serve eviction notices on behalf of the Housing Corporation.


Your credibility with tenants would suffer if you played these dual roles. There would be a possible breach of trust and apparent conflict of interest. However, you may counsel tenants on money management if they have arrears problems, or on policies and objectives of the program if the tenants don't understand the need to follow rules put in place by the sponsor.

Tenant counselling is important to help tenants adapt to the new unit, to the neighbourhood, or to a new situation. It is important to assist the tenants with problems that might affect their housing situation. It is also important to create a smoother working relationship between tenant and sponsor.

Many people will benefit from your efforts as a tenant counsellor in addition to the tenant and their family. Other beneficiaries include the sponsor, other family members or friends, the tenant's employer and society in general.



## URBAN NATIVE TENANT COUNSELLOR'S GUIDE



Sometimes you may meet tenants who have problems that you cannot deal with such as child abuse or alcoholism. If tenants identify a problem or situation not directly related to housing (problems not related to housing can affect the ability of tenants to honour their responsibilities), refer them to the proper agency for help, but handle the situation carefully. Tenants may become hostile or feel that you have betrayed their confidence. If a referral is to be successful, the tenant has to acknowledge that they have a problem and be willing to seek help. If, however, you suspect that a child is being physically, emotionally or sexually abused, you should report this to the appropriate child welfare agency without discussing it with the parents. Under the relevant provincial legislation, you could be legally liable if you suspect abuse but fail to report it to the proper authorities.

You should be able to recognize warning signs of problems that tenants will likely not tell you about directly. Recognize your limits and remember that you may not be trained to counsel your tenants in all areas. At times professional help is needed.



# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## EFFECTIVE COUNSELLING SKILLS

Counselling is a method of helping others to sort out and solve their problems.

However, the term "counsellor" is often misinterpreted and carries with it a connotation of "I'm not okay". To avoid some people's negative interpretation of the term counselling, you might refer to yourself as an adviser, interviewer or communicator. Instead of calling it a counselling session, call it a communication session.

Communicating effectively requires that we draw upon many skills and attributes. These skills and attributes include the following:

### Listening:

Listening is a very important skill. Effective listening involves paraphrasing what the other person has said, discussing meaning, and non-verbal communication (See section 4.)

### Self-disclosure:

Self-disclosure is also an important aspect of interpersonal communication. You cannot really communicate with, or get to know another person unless you talk truthfully about yourself - that is, unless you are willing to reveal and disclose yourself. This aspect of communication should be used in moderation.

### Awareness:

Awareness of your effect on others is related to your awareness of what the other person is feeling (similar to empathy). To accurately perceive feedback, you must understand how you affect others in interpersonal situations. It is also critical to be aware of the tenants' backgrounds, their cultural beliefs and their current situation.

### Empathy:

Empathy can be defined as the ability to understand what another person is feeling. It is the ability to understand the other person and what he or she is trying to communicate at a deeper level than the content (words) of the communication. Researchers in communication have identified the importance of empathy in effective interpersonal communication.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Frankness/Confrontation:

If you are unable to be frank and to confront another person constructively, many of your feelings about the other person may be repressed or not raised in communication.

These repressed feelings often come out in subtle, covert ways - sarcastic remarks, humour with a "barb", gossip, etc. - which contribute to communication breakdowns. Repressing feelings because you cannot be frank or confront another denies that person and yourself the opportunity to "work through" important areas of disagreement.

## Clarity:

Clarity of expression is important in communicating your ideas and feelings. Many people find it difficult to say what they mean, or to communicate to the listener an accurate picture of their thoughts and feelings.

Unclear communication occurs when you say one thing verbally, while communicating a different meaning non-verbally - that is, you give a mixed message.

## Self-esteem:

A poor self-concept may distort an individual's perception of how others see him. Low self-esteem may generate feelings of insecurity, which create difficulties in interpersonal communication. An appropriate view of oneself is seen as imperative for healthy and satisfying interaction with others.

One researcher found that better speakers tended to have higher self-esteem, whereas poorer speakers tended to perceive themselves as more dependent individuals. In essence, it is believed that a large portion of one's communication is devoted to confirming others' views of oneself.

In addition to the skills and attributes listed, there are other traits, skills and knowledge that a tenant counsellor should have to help the tenants with their varied and changing counselling needs. Examples of these are listed on the next page:

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

Traits	Skills	Knowledge
perceptivity/sensitivity	learning	administration
patience	accepting	Urban Native program
liking for people	listening	community resources
non-threatening	optimism	public relations
sense of humour	objective	financial planning
desire to help	non-judgemental	life skills
positive attitude	confidential	family relationships
good listener	supportive	community work
problem solver	innovative	residential law
empathy/sincerity	leadership	substance abuse
honesty/trust	negotiation	contract administration
friendly/courteous	anger control	
	counselling	

Traits can be explained as an individual's characteristics; skills as the application of information learned or gained; and knowledge as information gained or learned.

Effective counselling doesn't require magic or necessarily happen as a result of professional certification.

### To be a good tenant counsellor:

- ◆ Be a guide, not a leader
- ◆ Use skills as identified
- ◆ Accept the other person and accept their point of view
- ◆ Be objective and non-judgemental
- ◆ Know your limits and provide a referral if the problem is outside your expertise
- ◆ Promote self-esteem and decision-making to foster independence
- ◆ Help to resolve the problem and provide support after the decision is made.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE



### Do Not!

- ◆ Do not act as if you are a professional psychologist
- ◆ Do not pry into the personal life of the individual
- ◆ Do not use counselling to your own advantage
- ◆ Do not make decisions for others
- ◆ Do not overtalk or underlisten

Many times, from day to day, we act as a counsellor and may not even realize it. For example, when a friend is having difficulty with his or her spouse, when a child is troubled about a relationship with a friend, or when a colleague is having difficulty working with someone else in the office. We are involved in situations like this every day and need to be aware of the role we play.



# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

# SECTION 4

## LISTENING SKILLS

As already identified, one of the key communication skills is the ability to listen. Studies have shown that people generally have very poor listening skills. The average person remembers only half of what he or she has heard immediately after hearing it. Good listening skills are critical to two-way communication.

People are often diverted from listening by other things such as thinking up a response, looking for hidden motives, evaluating the speaker, being distracted by contradictory non-verbal messages or thinking about something else entirely.

When interviewing tenants or discussing any issue, pay full attention to what they are saying. Listen with your ears, eyes and body. Your body language will say a lot about your interest in what is being discussed. Listen to what is being said, what is not being said and what cannot be said. Be able to re-word or paraphrase what the other person has said to ensure you understand each other.

### 10 STEPS TO GOOD LISTENING

1. Stop talking.
2. Put the tenant at ease.
3. Show the tenant that you are listening - focus your attention. Don't fidget or otherwise communicate that you are not paying attention. Show a desire to help.
4. Concentrate fully on what the tenant is saying. Don't distract your attention by formulating a response while the tenant is still explaining him or herself.
5. Empathize with the tenant - try to understand how he or she feels and thinks.
6. Be patient. Give the tenant time to express him or herself and don't interrupt.
7. Hold your temper and don't give in to anger or frustration.
8. Don't argue, criticize, or be judgemental or sarcastic.
9. Ask questions, check for understanding and restate for clarification.
10. Remain objective.



# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Getting Good Information from Others

There are numerous situations in which you need to get good information from others. For example, you need to get good information when you're trying to find out the basis for the tenant's problems and have to get past the symptoms.

There are four steps to follow when you are trying to get good information.

### 1. Focus the discussion on the information needed.

Focusing the discussion will ensure you use your time wisely and will make it easier for others to provide the information you need. Even if you didn't initiate the conversation, take the initiative to focus the discussion. Ask for the information you need in order to follow the discussion.

Be careful not to interject with your own experiences and "war stories".

### 2. Use open-ended questions to expand the discussion.

Open-ended questions are questions for which there is not just one response. For example, "why do you think the sink keeps blocking up?" "Why is it worthwhile to develop a budget when you're thinking about taking on additional expenses such as a car payment?"

Other examples of open-ended questions include phrases such as "tell me more about that" or "please describe for me..."

These phrases encourage the other person to explain, expand, describe and elaborate. Open-ended questions are powerful because they make it possible to uncover a considerable amount of information that you and the other person might otherwise overlook.

Be careful about using questions that seem to be open-ended but are actually close-ended. For example: "Would you like to tell me more about that?" or "Do you think you'll have any problems sticking to this budget?" These questions can be answered by a simple "yes" or "no", and thereby, cut off further discussion.

Be aware of the danger of using double-ended questions. These start out open but end up closed. For example, "Is this your first Urban Native unit? "What do you like about your unit?" Most people will only answer the second question.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

### 3. Use close-ended questions to prompt for specifics.

Close-ended questions limit the amount of information you are asking for. For example, "Do you know how to change the filter in the furnace?" "Which projects have you been working on?"

Close-ended questions should be used when you want to get specific, detailed information; when you want to clarify a point; when you want to check for understanding; or when you want to bring the conversation back to the issue.

### 4. Practice active listening skills.

You will need to ensure the answers have been understood. Confirm to the speaker your interest in what they have to say.

## Non-verbal Communication

We need to be careful of our own interpretation of others' non-verbal signs. We need to take care that we are not making assumptions based upon others' non-verbal actions, especially when dealing with others who have a different cultural background.

We need to ensure our own non-verbal communication is consistent with our spoken words because most people will believe the non-verbal communication over the verbal.

For example, you aren't going to believe a person who says, "Everything is fine", when that person has been crying. Nor is someone going to believe you when you say, "Please go ahead and explain the situation. I'm really interested in finding out more about it" when you are shuffling through papers on your desk and searching through desk drawers.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE


Some non-verbal actions encourage others to feel comfortable discussing their situation. For example:

- ◆ look at the tenant, without staring (as with listening, use your eyes, ears and body)
- ◆ nod your head
- ◆ lean forward slightly
- ◆ get up and show the tenant to a chair in your office
- ◆ come out from behind your desk and face the tenant
- ◆ use a relaxed body posture but sit or stand up straight
- ◆ say hmm...
- ◆ use a tone of voice that is friendly and non-threatening
- ◆ use your voice to indicate you are confident and competent

Some things to avoid:

- ◆ using threatening gestures (pointing, banging fists on the table or desk)
- ◆ crossing your arms, putting your feet on your desk, or putting hands behind your head (these are likely to indicate superiority and a lack of responsiveness)
- ◆ crowding the tenant by standing or sitting too close (it can be intimidating)
- ◆ sighing (can indicate impatience)
- ◆ chewing gum
- ◆ drinking coffee or smoking unless you are invited to or you can offer these to the tenant
- ◆ overdressing for the situation
- ◆ sitting behind your desk when seeing a tenant in your office

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE



As well as being aware of your own body language, be aware of the tenant's. A frown or seeming lack of interest may be the signal that the tenant doesn't really understand what you are saying. If the tenant is fidgeting, it could be that the session is too long or the tenant has another appointment to get to. Ask the tenant a question to confirm everything is okay.

Body language is very important. People will believe body language before they will believe your words. Up to 80 percent of the messages that people send and receive are actually non-verbal. Non-verbal messages often contradict verbal ones. Always be aware of differences in culture when working with tenants. Some tenants may even find certain non-verbal communication techniques offensive. For example, eye contact is not encouraged by all cultures and can be intimidating to those unfamiliar with it. It is a good idea to try to get information about some of the obvious things to avoid before meeting with someone from a specific cultural or ethnic group.

Make a point of developing and increasing your awareness of non-verbal communication in your tenants and yourself. If you recognize non-verbal clues and probe by asking the right questions, you may be able to get to the root of the tenant's problem.

To avoid sending mixed verbal and non-verbal messages, always be sincere and honest with your tenants. Learn to show support for the tenant through both forms of communication.

Remember, you never get a second chance to make a first impression.





# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## NEGOTIATING SKILLS

Definition of negotiating:

Two or more parties conferring with each other to arrive at a mutual settlement of their differences.

Negotiating is not a skill that you are born with, but like all other skills, it can be learned.

There are many daily situations where you may have to negotiate, for example, when you purchase a product; when you resolve conflict between children, friends or co-workers; when any aspect of a transaction or process is not satisfying to you; or when someone else controls what you need and you are willing to bargain for it. Negotiating can help .

Chances are that the process of negotiating is not new to you and that once you think about the definition of negotiating you will recognize some type of negotiations that you have been involved in.

Some of the benefits of negotiating effectively are:

- ◆ making progress
- ◆ saving time
- ◆ having the opportunity to practice communications skills
- ◆ working more effectively with tenants
- ◆ resolving conflicts effectively
- ◆ closing the deal
- ◆ satisfying both sides

# SECTION 5

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

Some of the barriers to negotiating effectively are:

- ◆ lack of preparation
- ◆ lack of confidence
- ◆ becoming emotional
- ◆ self-righteous attitudes
- ◆ viewing the other party as an adversary
- ◆ negative feelings about negotiating
- ◆ not understanding the other party's needs
- ◆ lack of authority
- ◆ lack of cultural awareness
- ◆ not providing enough time
- ◆ lack of flexibility

## Possible Outcomes of Negotiation Process

There are three possible outcomes to a negotiation process.

### 1. WIN/LOSE

One party wins at the expense of the other; the relationship will most likely be damaged as a result of the outcome.

### 2. LOSE-LOSE

Neither party is willing to compromise; neither party will benefit because the negotiation will not happen; the relationship may be damaged because each side will resent the other, making it difficult to work with one another.

### 3. WIN-WIN

Both parties reach a mutual agreement that benefits all; the relationship is usually maintained or enhanced.



## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

WIN/WIN results provide the best outcome and increase the chances that future negotiations will be successful.

WIN/WIN results are more likely to happen if each party has a "WIN/WIN" attitude - that is, an attitude of "We can reach an agreement satisfying to both of us."

A WIN/WIN attitude does not usually happen on its own but needs to be developed. In negotiations, each person wants to come out the winner. If you approach a situation with an attitude of "I must win and I don't care what happens to the other party", you are courting disaster. If only one person wins, it creates hard feelings in the other person and perhaps even a desire to get even. A WIN/WIN attitude can help both parties feel successful. It also makes it easier to work with each other in the future.

The intention of the negotiating process is to reach a conclusion that will mutually benefit all parties.

Guidelines for Good Negotiations	Things to Avoid
be prepared	talking too much
listen and observe	threatening behaviour
be positive	bluffing
be patient	"fighting words"
keep emotions out of it	ultimatums
maintain a WIN/WIN attitude	unrealistic deadlines
use questioning techniques	arguing
clarify authority	loss of temper
keep an open mind	self-righteous attitude

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Steps to Basic Negotiation

There are four steps to the negotiating process:

1. Preparation
2. Climate Setting
3. Issue Identification
4. Resolution/Agreement

### Step 1: Preparation

**Information:** Gather information on the issue; research the subject, obtaining factual information from reliable sources and ensuring that the information is current. From the information, determine if you have a problem that can be solved with negotiation and, if so, proceed.

**Support:** Prepare any support documentation that you will need to reinforce the points you will make.

**Your Goals:** Define what goals you have with regard to this issue.


**Your Limits/Authorities:** What are the limits to what you will accept or offer during the negotiation? Consider the maximum and the minimum offers you will accept for each negotiation.

**Other Party's Goals & Limits:** Try to imagine the goals and limits of the other party. What are some of the demands/needs the other party is likely to have? If you anticipate what the other person is likely to do, you may be able to plan how you can negotiate in more detail. You should also anticipate conflict with the other party and consider which issues might cause such conflict.

**Other Party's Authority:** Anticipate with whom you will be negotiating. Be sure, if you negotiate with only one person from a two-person relationship, that this person can speak for the other. Otherwise, try to speak to both parties at the same time.

**Questions:** Think about some of the questions you might ask to get the information that you will need; think about what questions the other party may have for you and what your answers will be. Write them down!

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE



**Anticipate No Agreement:** Prepare for no agreement to be reached. Outline the consequences as they pertain to you and the tenant in the event of non-agreement. Determine what will happen in the event of reaching no agreement.

**Schedule Time & Location:** Arrange the meeting time and location with the tenant. If more than one person is involved in the issue, suggest that both parties be available or be sure that the party you negotiate with can speak for both.

**Remember:** You may not always be able to outwit someone, but you can always out-prepare them!

## Step 2: Climate Setting

**Location:** If you have control over the location, make it as comfortable as possible. Make sure that the temperature of the room is comfortable, and that the room is well lit and free of outside distractions such as visitors, TVs, radios and so on.

**Introductions:** Greet the tenant and introduce yourself by name.

**Rapport:** Establish rapport through small talk but remain businesslike. Take the time to make the other party comfortable. Put the tenant at ease by developing rapport. For instance, you could comment on the weather, children, and so on. Open the discussion in a friendly, relaxed, yet business-like manner. Remember to be confident and to show empathy and respect toward the tenant.

**Reason For Meeting:** Clarify for the tenant the reason for the meeting and then state that you hope to agree on a suitable arrangement. If the tenant does not recognize how serious the situation is, you must point out the benefits of resolving the situation and the consequences of not resolving the situation.

**Note:** In some cases, the time put into setting the climate will be minimal, because, for example, you know the other party well.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Step 3: Issue Identification

**Identify Issues - Yours/Theirs:** The tenant has to have time to talk about the issues and to ask you questions. You should be prepared to ask the tenant questions so that you can obtain the necessary information to identify the issue.

Be aware that different issues are often rolled into one. For instance a tenant might be withholding the rent until the roof is repaired. Be sure that you have correctly identified the issues that have to be negotiated. Avoid jumping to the conclusion that you know the issues.


**Which Issue to Tackle:** Once the issues have been identified, you must consider how to begin the actual negotiating process. Spend some time deciding which issue to tackle first. Some negotiators believe that it is best to start with the small issues and set the tenant at ease with the negotiating process. Others believe that it is best to tackle the big issue first because if this is not resolved, the others may not be able to be resolved either. Be aware that some tenants may not be prepared to discuss issues in the order that you decide.

**What About Disagreement:** Do not avoid conflict or disagreement, since by confronting the issue, you can learn more about the tenant's position. Acknowledge the differences and work around them by enforcing the need to come to an agreement.

**Your Offer:** You should keep your first offer realistic so as to avoid shutting down the negotiation entirely by giving the other party a sense of hopelessness. However, never start with the minimum you are prepared to receive; this approach will make it impossible to obtain a higher offer later in the negotiating process. Always leave yourself some playing room.

Be prepared to support your offers by having the details ready for the tenant to review. This will add credibility to your offer and will help the tenant understand your concerns. Studies show that if you give a reason for your demands, even if the reason isn't completely sound, it will increase the likelihood of compliance by the other person.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE



**Tenant's Offer:** The tenant's first offer may not be within your expected limit. You do not have to accept the first offer; generally, people offer less than they are prepared to give. There is a danger of accepting a deal too quickly; a quick acceptance may lead the other party to think that they could have held out for more; they may wish to retract their first offer in an attempt to offer something less; or they may try to get out of the deal entirely.

If the tenant does not make an offer or respond to yours, you should repeat your offer. Allow sufficient time to pass and then pose a leading question to the tenant such as: "What do you think you could afford to pay?" This will force the tenant to make some type of response. Prompt the tenant.

At some point in the process, one or both parties must move toward a compromise. You can use compromising suggestions such as, "How would you feel...?" "What if...?" or "Suppose that...?" These kinds of phrases will help you to conclude the negotiations.

### Step 4 - Resolution/Agreement

**Agree/Confirm:** When both sides have come to a resolution that benefits all parties, the negotiating process is almost complete.

Be careful during this part of the negotiation that you don't rush the tenants into an agreement that they cannot live by.

You will now have to confirm what both parties have agreed to. Restate and confirm the agreement with the other party. You may have to determine what action will be taken by both sides or any follow-up that is required.

**Action Plan/Agreement:** It is sometimes helpful to write out the approach agreed upon by both parties. Be sure to include any time frames and actions required.

Give the tenant a copy of the action plan.

Always try to end the negotiations on a positive note. Acknowledge the tenant's contribution to the negotiations.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

Remember . . . . .

**Avoid looking at the other party as an enemy. Remember that a negotiation that is successful will benefit all parties involved and that it is important to strike a balance.**

**Always remain objective about the issue. Do not become emotional. In emotional situations, both parties stand a chance of experiencing some humiliation. When we become emotional, we may create unrealistic demands that will push the parties farther apart rather than bring them closer together, therefore jeopardizing the negotiations.**

**Listen to what is being said and how it is being said (non-verbal communications). Listening is one of the keys to good negotiating.**

**Never assume that you are right and that the other side is wrong. This attitude will usually result in both sides viewing the negotiating process as a confrontation that one party must lose.**

**Follow up with the tenant to ensure that the action plan is working, to give encouragement and to reinforce the tenant's input to the solution.**





# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

# SECTION 6

## The Counselling Interview

You counsel people every day in person and on the phone and may not even know that you are doing it. Tenants and others ask you questions all the time and, in many cases, you are put into the role of a counsellor.

There is no one approach or technique for helping others to sort out and solve their problems. People are different, and you need to be flexible and adaptable. Counselling can be done on the phone or in person; there is no magic formula. But it is important to remember that it is the tenant who must solve the problem. You should be there to provide information and to help review options. Telling tenants what to do does not help them maintain their self-esteem or foster independence. You should be aware of how your own values and attitudes affect your ability to provide counselling. Deal with this before seeing the tenant.

## Phases of the Counselling Interview

There are four phases to a good counselling session.

1. Preparation
2. Opening the Interview
3. The Body of the Interview
4. Closing the Interview

Make sure you know and understand each phase, as well as how to move from one phase to the next. Some tenants will move quickly from one phase to another, while others may be stuck at the same phase for some time.


### Phase 1: Preparation

Like many things, preparing in advance for the counselling interview will help you and the tenant develop and maintain a good relationship.

Preparation is important whenever you plan to see a tenant. Being specific about the objectives will help you use the right approach. This is important because it is less distracting for the tenant (the interview will flow more smoothly); it demonstrates your regard for the tenant; and it demonstrates your own credibility and expertise.



# URBAN NATIVE TENANT COUNSELLOR'S GUIDE



There are many things you can do to prepare for a counselling interview. These can include anything from preparing your questions and having the right materials (forms, brochures, etc.) to contacting the tenant and letting them know what information you will need, such as income verification. Be ready to interview the tenant and to answer any questions, as well as to provide requested information.

## Phase Two: Opening the Interview

Once your preparation is complete, you are ready to see the tenant. Before you actually get into the interview, it is important to develop rapport with the tenant so that you get off to the right start.

Developing rapport with the tenant can be accomplished in a number of different ways:

- Introduce yourself
- Initiate some small talk
- Be courteous
- Don't use jargon
- Practice active listening, etc.


Give the tenants time to get used to being in your office or to your being in their home. If the tenants offer you coffee or tea, it is sometimes best to accept it. It allows the tenants time to accept you in their home and provides you with a chance to view their environment.

The most important element in creating a good atmosphere is listening. Listening involves not just hearing the facts stated but also perceiving the underlying feelings. Remember to allow the tenant to do most of the talking during the session.

## Phase Three: The Body of the Interview

Use your listening skills to hear what the tenant is saying; use your questioning skills to learn more about the situation. Be sure that you are identifying the problem, not just the symptoms. For example, if the tenant is falling into arrears, non-payment is a symptom. Sometimes identifying the problem can take quite some time. Be sure not to be too quick to decide on the real problem and not to show impatience in front of the tenant.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE



Keep asking yourself the question "Why?" until you feel you have exhausted all possibilities in deciding on the problem. Sometimes you have to take a different tack or approach to get to the heart of the issue. Sometimes, getting to the root of the problem will take more than one counselling session.

It is important to keep the rapport going because talking is therapeutic, and verbalization will help you see problems more clearly.

Both parties can suggest solutions to the problem, although you should try to draw out the alternatives from the tenant. Fully explore the pros and cons of each alternative. If you have a suggestion, allow the tenant to explore the pros and cons in the same way. It will allow the tenant to see that you are not imposing a solution but are truly trying to help. Be sure that you are aware of your own values and attitudes. Don't consciously or unconsciously impose your own preferences.

Be careful:


- ◆ Don't impose your solution either overtly or subtly through the tone of your voice, the words you choose, or your body language. (This is critical; tenants must come up with their own solution.)
- ◆ Don't be too quick to accept the first solution or rush the tenant through the process without exploring all alternatives.

### Phase Four: Closing the Interview

Once you have identified the problems, and discussed an action plan, you can begin to close the interview.

- ◆ Review what you and the tenant have agreed upon;
- ◆ Review the action plan, confirming the items that each of you will be responsible for;
- ◆ Confirm the time-frames as outlined in the action plan;
- ◆ Establish dates for follow-up visits;
- ◆ Thank the tenant for working with you on this issue and acknowledge their contribution to the resolution;
- ◆ Leave on friendly note.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE



Remember that as a counsellor, you will have to decide what to do based on your own expertise, the situation and the tenant. You may have to start the counselling interview again if things don't go well and you get stuck.

## A Note about Note-taking

Taking notes can have an intimidating effect on tenants. They wonder, "What are you writing down? Who will see it? Why are you taking notes?"

If, during the session, you need to take down facts, explain what you are doing and why. Be prepared to take brief notes on what is discussed and any plans developed during the counselling session. Your notes should be clear and to the point. Offer to review the information at some point during the interview, either right away or at the end of the interview.


Don't spend all your time with your head down, writing. Take down key ideas and, if need be, complete notes after the interview. Personal or "file" notes (your guess about what may be going on, the situation you suspect, etc.) should be done as soon as possible after, not during, the interview. Ensure the notes you take are dated. Another tenant counsellor may have to work with the tenant in the future, so your comments on previous visits and conversations may be helpful.

## Interviewing Skills

As a counsellor, you need to obtain specific information. This is best accomplished if you word your questions properly. When you need additional details, you should ask open-ended questions that allow tenants to elaborate. You can encourage them to talk by saying such things as "Tell me more" or "What do you think is causing this difficulty for you?"

When you need specific information or want to limit the amount of information, you should ask closed-ended questions that will lead the tenant to respond only "yes" or "no". One such question is, "Do you know how to check the smoke detector to see that it is working?"

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE



Help your tenants talk about their situation. Many tenants need encouragement and time to open up. Don't rush them; give them time to respond. They may feel uncomfortable bringing up or discussing certain things with you, especially at first. Don't feel uncomfortable if there is a silent gap while tenants formulate a response. Reinforce your understanding of what the tenant is saying by repeating it back in your own words. Express understanding to show your support for the tenant.

## Telephone Skills

Counselling applies as much to phone conversations as it does to personal visits. Tenants who are unable to wait for you to visit may phone the office and expect to be helped by whoever answers the phone.

When speaking on the phone, keep these simple rules in mind:

- ◆ Your telephone manners should always be professional, courteous and friendly. People hear not only what you say, but also how you say it. Your tone of voice is very important.
- ◆ Get the tenant's full name and use your interviewing skills to get the information you need. Record the key points discussed.
- ◆ If the tenant is angry and does not let you speak or get the proper information, *STOP* and *LISTEN*, let the tenant talk. Remember that tenants want answers and expect you to give them a solution almost immediately. If you let them talk and let them know you are listening, they will probably calm down. If they don't calm down enough to let you get the facts, suggest that you will call back later or that they call back when they've calmed down. If they refuse, let someone else, such as your supervisor or someone familiar with similar situations, talk to them.
- ◆ Verify information with tenants to be sure that it's correct and that you have enough information to help them. Let tenants know what you or someone else will do next. If referrals are to be made to someone else, let the tenant know the arrangements for this contact person, including the person's name and telephone number.
- ◆ When you tell tenants you will do something, be sure to follow through.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

### Four W's OF Counselling

**Why:** **The Right Purpose** - Counselling is a way to solve problems that cannot be solved in other ways. Sometimes the counsellor (supervisor, parent, adviser, friend) will initiate the process. Sometimes the individual will seek assistance voluntarily. Whenever talking things over helps, the purpose is right.

**When:** **The Right Time** - Counselling is often a sensitive process. Arranging the best time for both parties will set the stage for successful discussion. The right time seldom happens by accident. (2:00 AM is not a good time for a parent to counsel a teenager about missing curfew.)

**Where:** **The Right Place** - Whether in a living room or office or on a park bench, the location should be relaxing, quiet, private and free from interruptions (including telephone). It would be difficult to have a productive, confidential counselling session on the subway.

**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. People talk more freely when they do not feel threatened.

**The Right Techniques** - Every counselling situation is different. A counsellor must be sensitive to what is involved and proceed accordingly. Sometimes a direct "let's get down to business" approach is called for. Sometimes a non-direct "it's great to see you again" approach is best.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Techniques for Dealing with Difficult Tenants

Tenants' ages, backgrounds, lifestyles, incomes, education levels, attitudes and needs will vary. Some tenants will require a great deal of counselling, support, direction and understanding. Since every tenant is unique, your approach should vary with each tenant. Use your experience and judgement to determine what counselling approach to take with each family. Your one-to-one tenant interviews and a close look at the person's current living conditions will help you decide.

This section provides some examples of difficult tenants you may encounter, as well as sample counselling approaches for dealing with these types of tenants. Remember that these are only examples of possible counselling techniques. Consider these techniques as suggestions; they will not work in every situation. Use your best judgement and common sense when conducting tenant counselling.

### The Skeptic:

Skeptics have probably been disappointed and let down by people, agencies and institutions in the past and may not believe that they will really get a unit. Skeptics may, for example, believe you are stalling for time because it shouldn't be taking so long to get the unit. They will probably check on you to see if you are telling the truth.

#### *Counselling approach:*

Explain the procedures involved in allocating units; waiting lists; and the fact that no new units are currently being introduced.

Deal with your tenants honestly and keep them informed of any progress. Remember that every family you deal with really needs this unit, so their anger and frustration if the process takes a long time is understandable.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

### The "You Owe Me" Tenant:

"You Owe Me" tenants feel slighted by society and may believe that the Housing Corporation is giving them a unit only because it has to. They may feel that they can apply for all social programs and receive assistance by intimidating employees. After they have moved into the unit, these tenants are likely to find problems with the unit that they believe are either your fault or the sponsor's fault. These tenants may be unwilling to accept advice because they believe everyone else is wrong or out to get them. They will likely be impatient and blame others for any problems, while believing themselves to be innocent.

#### *Counselling approach:*

"You owe me" tenants are probably the most difficult to deal with, because, in their opinion, they have always told you how to do things and you wouldn't listen.

Be extremely patient but firm. Have support 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 agency workers, and don't side with them if they criticize other resource agencies; you could endanger your relationship with those agencies.

Be absolutely sure that these tenants know what to expect when they apply for a unit, because they are likely to say later that they were not properly informed. Consider sending them a copy of the notes you made during your meetings with them.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## The "Yes, Yes" Tenant

"Yes, yes" tenants are more common than most tenant counsellors realize. They give the impression of understanding or agreeing to any question you ask when they actually have no understanding of what you have said. They automatically agree with you and are often willing to commit themselves without fully understanding the situation. They are afraid to ask questions or participate in groups because they don't want to appear ignorant or because they believe they may jeopardize their chance of receiving housing assistance. They may be intimidated by government workers or any authority figure.

### *Counselling approach:*

Don't assume that tenants understand because they don't ask questions or because they nod or agree. Go over important items several times to make sure they understand. Remember, you are so familiar with the program that you may not realize that there are many things that aren't obvious. Make sure tenants understand by asking them to repeat important points. Provide written information to go along with your discussion.

Encourage all tenants to talk about their concerns. Ask open-ended questions that encourage them to talk.

## The Dependent Tenant:

Dependent tenants want you to do everything for them. They are reluctant to participate and view small things as major obstacles that 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 lots of 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 hand-out.



## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

### The Illiterate Tenant:

You may encounter tenants who can't read or understand the program information. They will likely want to hide their illiteracy out of embarrassment. Look for warning signs that indicate the tenant may have these problems. (They may also be "Yes, yes" tenants.)

#### *Counselling approach:*

Try to establish the tenants' level of comprehension. Be prepared to provide verbal explanations of all letters and applications to the tenants. Indicate the illiteracy problem on the tenant's file to avoid future problems.

### The Con Artist:

Con artists may not always give you the straight facts when you ask for them and may try to mislead you. They may be aware of the resources that are available in the community but may not tell you that they are aware.

#### *Counselling approach:*

Be sure to objectively verify information from con artists. Con artists need a firm, frank counselling approach.

### The Emotionally Unstable Tenant:

Emotionally unstable tenants seem depressed most of the time and may be very insecure and mistrustful. They require a lot of attention and want approval from you for their decisions. They view you as a friend who will always be there to listen. They usually want to talk about almost everything but the unit. They may believe that you should be aware of everything that happens to them each day.

#### *Counselling approach:*

Work with emotionally unstable tenants until you feel comfortable enough to suggest outside help. Encourage them to meet with people from other support agencies who are trained to help in the required areas.

Try to limit your involvement to a less personal, more professional level so you don't encourage a dependency that will be difficult to break later.

Identify self-help support groups and encourage tenants to join. Encourage community involvement so that tenants can develop a sense of belonging.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## The Substance Abuser

Substance abusers may often be unavailable for interviews. (Another family member will usually take the lead role.) They may have additional problems related to the substance abuse, such as poor money management, a sketchy employment history or a history of being evicted. They are likely to be moody and may become angry without just cause. They may easily misinterpret what you say.

### *Counselling approach:*

You are probably not a trained drug or alcohol counsellor who can deal with this type of tenant. Your role in this situation is to be supportive and understanding, and to refer them to other agencies for help.

Refer tenants and family members to an agency where appropriate counselling is available. Even if you are unable to get substance abusers to seek help, suggest sources of help such as Al-Anon to the other family members.

## The Angry Tenant

Angry tenants may have a combination of problems. The anger they express may manifest itself in many ways that could inhibit their ability to interact and communicate. In this angry state, little you attempt to do will appease them.

### *Counselling approach:*

It is important that you get beyond the anger to the root of the problem. Let the tenants express their feelings and then attempt to ascertain the situation. If they don't calm down, tell them you would be pleased to discuss the matter at another time.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE

### The Multi-Problem Family:

A combination of problems is very common among families who have a low income. Multi-problem families may have difficulties because of poor relationships between spouses, parents and children. They may also experience problems related to school, employment, health and money.

#### *Counselling approach:*

Let tenants know you are not an expert in these areas but can refer them to someone who is trained to help them and to other available resources. Call on skilled staff from other resource agencies. Try to find a support group for family members. When referring a tenant, always be sure to have their consent. Don't expect miracles; a multi-problem family will not change overnight.





# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

# SECTION 7

## Financial Counselling

As a tenant counsellor you are responsible for providing some form of financial counselling to your tenants. This could be anything from pre-occupancy counselling regarding items such as new payment arrangements to more serious situations such as payment recovery.

For different reasons, tenants may require some form of financial counselling to improve their day-to-day money matters. The need for financial counselling can change from one specific type to another over time.

Some tenants will require more counselling than others and may even need professional help. If a tenant requires more financial counselling than you can provide, you should refer the tenant to a financial professional for help. This is where your network in the community would come in handy.

Probably the most important tool used in financial counselling is the spending plan. Without a spending plan, financial counselling is difficult, if not impossible.

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

A spending plan can help you:

- meet your basic needs and priorities
- keep track of your money
- take control of your money
- save for specific items, such as a trip or a car.

Anyone can benefit from a good spending plan. You don't have to be on an assisted income or behind in your expenses to benefit. Each of us should know where our money goes in order to get the most out of it. In developing a spending plan, there is no magic, just common sense and good planning.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Four Steps to a Spending Plan

There are four steps involved in a spending plan:

1. Calculating income and expenses
2. Personalizing spending
3. Tracking expenses
4. Making adjustments

### Step 1: Calculate Income and Expenses

In Step 1, you get the big picture of the tenant's financial situation. In the case of seasonal workers, there is sometimes a need to estimate the income and expenses.

List *NET* total household income (take home). To make the spending plan realistic, the net income of the household must always be used.

Identify all expenses. It is imperative that all expenses be included. Keep in mind *annual* expenses such as car, house, or life insurance - divided by 12 or 6 months or whatever arrangement they are paid under. The most important thing to remember is that all expenses must be included and planned for.

### Step 2: Personalize Spending

To plan on how tenants will be spending their money, you need to know where it is going.


Review expenses; separate the fixed expenses from those that vary.

Fixed expenses are items such as rent, bank loans, car payments, insurance.

Variable expenses are items such as groceries, clothing, phone, utilities and entertainment.

Usually the area where the greatest savings can be found is in the variable expenses. Figure out how much tenants are spending now and have them think about how much they need to spend on these items.

## URBAN NATIVE TENANT COUNSELLOR'S GUIDE



A successful spending plan must be based on the needs and wants of the family or else it will not be achievable. Discuss the goal(s) they want to achieve and the timeframe in which they plan to achieve it. You may also want to discuss some other rewards to recognize the smaller accomplishments on the way to their major goal.

Review the needs and wants of the family with the tenant and be sure that they can distinguish between the two:

- A Want is something that you would like to have because it could make your life more enjoyable. Example: a new sweater when you already have three sweaters at home.
- A Need is something that you cannot live without. Example: food - without it you would starve and eventually die.

However, some needs can become a want if you are not careful. Example: you need a new coat. A cloth coat will do, but you want a fur coat.

What can you do if you do not agree with what the tenant includes in the spending plan?

1. Remember that a spending plan is a personalized plan. To help your tenant, it must include all expenses. If a tenant is planning to spend money on items that you feel are unnecessary, such as beer, bingo or cigarettes, and you discourage them from including these items, you will only succeed in creating an unrealistic spending plan.
2. Recognize all expenses and ensure that they are planned for. If a tenant leaves out something that you know they will spend money on, the plan is doomed to fail right from the beginning. (Example: The tenant smokes but has made no allowance for cigarettes).
3. There may be situations where you can suggest some savings to the tenants. For example, if they go to the movies four times a week, you might suggest that they go only once a week or rent home videos. This allows them to have their entertainment and to still include it in their budget.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Step 3: Tracking Expenses

To best manage your money, you need to know where it is going.

Tracking expenses is important because it is the only way to make sure that your spending plan is working.

Help the tenants create a way to keep track of all household expenses. They can do this by keeping a notebook to record their payments or purchases as they make them. Remind them to include everything they buy. Another method is to have them save receipts from everything they buy. They could write on the back of each receipt a description of what they purchased.

Have them use the method that they are most comfortable with. The important thing is for them to keep track of all the money they are spending so that they can examine how it is being spent at the end of the month.

## Step 4: Making Adjustments

Reviewing the plan is as important as developing it.

At the end of the first month, have tenants review their spending plan. Check to see if they have kept track of their expenses, and now know where their money goes.

At this time you may suggest that they may want to make adjustments to their spending plan.


Remind them that it is not always possible to spend exactly what they had planned. For example, they may find out at the end of the month that they have exceeded the amount that they planned to spend on food. If this is the case, readjust the plan. Make it realistic to make it work!

The first spending plan developed will usually not work. The second spending plan may also need some adjustments, but the third one almost always meets the tenants' needs. This happens because they don't always know at the start, exactly how much their total expenses are.

You can help the tenants implement these four steps by helping with steps 1 and 2 during a visit or over the phone. You cannot do step 3 for the tenants but you can encourage them to keep it going by keeping in touch. To help with step 4, you could call the tenant after the first month to see what type of adjustments they have made to the plan. You could help them make the adjustments.



## URBAN NATIVE TENANT COUNSELLOR'S GUIDE



Be aware of your values. It is not your job to judge the tenants' lifestyle, only to help them be realistic about their spending plan. If you have a particular problem with their values and know this in advance of the interview, be aware of this conflict in yourself and be sure to concentrate on not imposing your values on the tenants. Focus on providing assistance to the tenants, not on telling them what to do.

If you impose your values, the tenant might resist the spending plan or the tenant might agree and then the spending plan would fail. Alternatively, the tenant might take offence at your interference which could jeopardize your relationship.

Allow tenants the chance to speak freely about their spending needs and habits. Accept what they tell you. Offer only advice that you feel can help them cut back on expenses while not placing unrealistic restrictions on them. Help the tenants identify *their* priorities - not yours.

### Helpful Hints On Developing a Spending Plan:

- Never impose your values on the tenant.
- Be sure that they have been realistic in their spending plan.
- Help tenants to consider their expectations about 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 the spending plan has been paid off, encourage the tenants to use the money on another expense. This will put them closer to their goal in a shorter time.
- Once the tenants have successfully paid off a debt, encourage them to avoid taking on other financial obligations.
- Refer tenants to professional financial counselling, if required.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Arrears Counselling

One of the most common reasons that you would be providing financial counselling is because a tenant has fallen into arrears on the rent.

Arrears counselling can be an unpleasant experience for both you and the tenant, especially when the tenant does not want to pay. Using the skills already learned, you should point out to the tenant the importance of shelter and the consequences (having the shelter taken away) of continued non-payment.

Some of the difficulties with arrears counselling are:

- you may not identify the real problem
- tenant may be very reluctant to meet with you
- there may not be enough time to fully discuss the problems
- you may not be informed of the arrears soon enough to help the tenant

Here are some of the things you should do if you notice that the spending plan is not working:

- contact tenant immediately to discuss
- recommend adjustments to the plan
- inform tenant of consequences of not paying the rent
- maintain all documentation and notes in file

Use this check list as a reminder of the functions you should perform when doing arrears counselling.



# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

# SECTION 8

## Presentation Skills

There may be many occasions in your work when you are called upon to do a presentation. Whether you are speaking to one tenant, to colleagues at a staff meeting or to a group, improving your public speaking skills will make you more effective and convincing and will help boost your self-confidence.

Being clear on the objectives is key to planning an effective presentation. If you are giving a presentation in response to a request, you need to use your skills for getting good information from others to ensure you understand what is required. Write the objective down so that it is in front of you as you are planning the presentation.

## Audience Analysis

One of the most important factors to keep in mind is the audience and their:

- values and needs
- knowledge of the topic
- familiarity with the technical terms associated with the topic
- experience
- age, etc.

## Planning the Presentation

### Body of the Presentation:

Begin by writing down all your ideas; don't edit them or try to put them in any kind of order. After you have all your ideas recorded, begin eliminating some and then organize the material into two to four main ideas. Any more ideas than this number is hard for the audience to keep track of. If necessary, make some of the ideas sub-points of the main ideas, but keep the number to two to four.

You can organize the main ideas:

- sequentially,
- chronologically, or
- in order of importance.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

You can support the main ideas with:

- stories or examples
- testimonials
- statistics (not too many)
- quotes from well-known people
- audio visual aids

## Introduction:

After you have the body of your presentation together, you can prepare the introduction. It is generally better to write the introduction after the body of the presentation, so that you're clear about what you need to tell the audience. (The introduction should be about 5-10 percent of presentation.)

The following should be included in the introduction:

- introduction of the topic and the key point(s) you will address (tell the audience what you are about to tell them)
- introduction of yourself (name, credentials, name of agency/company), if you haven't already been introduced
- expected length of the presentation and at what point you will answer questions

## Conclusion:

The conclusion of the presentation should summarize the main ideas (tell the audience what you have told them). The conclusion should also ask for action, if that is the purpose of the presentation. If appropriate, provide the audience with a method of reaching you or the office you represent. The conclusion should extend a thank you to the participants for having invited you to speak.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Dealing with Anxiety

Giving a presentation will normally cause some stress, and even the most confident presenters experienced anxiety at some time. You may experience feelings of stress or nervousness for any number of reasons, but some of the main reasons are lack of confidence, lack of opportunity to practice or lack of adequate preparation. To deal with stress caused by anxiety, the following eight steps may help.

### 1. Organize

Lack of organization is one of the major causes of anxiety. Some of the things you will want to make sure are in order before you begin your presentation are the logistics; the room and setup; the equipment; the microphone, if using one; the overhead projector; and your notes.

### 2. Visualize

Imagine walking into a room, being introduced, delivering your presentation with enthusiasm, fielding questions with confidence and leaving the room knowing you did a great job. Mentally rehearsing this sequence with all the details of your particular presentation will help you focus on what you need to do to be successful.

### 3. Practice

Many speakers rehearse a presentation mentally or by just moving their lips. Instead, you should practice standing up and speaking out loud, as if the audience were in front of you. Use your visual aids, if you have them.

### 4. Breathe

When your muscles tighten and you feel nervous, you may not be breathing deeply enough. The first thing to do is to sit up, erect but relaxed, and inhale deeply a number of times. *Don't forget to breathe!!!*

### 5. Focus on Relaxing

Instead of thinking about the tension, focus on relaxing and breathing. Tell yourself as you inhale, "I am", and as you exhale, "relaxed".

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## 6. Release Tension

As tension increases and your muscles tighten, nervous energy can get locked into your limbs. This unreleased energy may cause your hands and legs to shake. Before you stand up to give a presentation, try to release some of this pent-up tension by doing a simple, unobtrusive isometric exercise.

Starting with your toes and calf muscles, tighten your muscles up through your body, (i.e., toes, feet, calves, thighs, stomach, chest, shoulders, arms and fingers). Immediately release all of the tension and take a deep breath. Repeat this exercise until you feel the tension start to drain away. Remember, this exercise is to be done quietly so that no one knows you are relaxing!

## 7. Move as you Speak

Speakers who stand in one spot and never gesture experience tension. In order to relax, you need to release tension by allowing your muscles to flex. If you find you are locking your arms in one position when you speak, practice releasing them so that they do the same thing they would if you were in an animated one-on-one conversation. You can't gesture too much if it is natural.

## 8. Eye Contact With The Audience

Try to make your presentation similar to a one-on-one conversation. Relate to your audience as individuals. Look in people's eyes as you speak. Connect with them. Make your presentation personal and personable. The eye contact should help you relax because you will become less isolated from the audience and will learn to react to their interest in you.

## Delivery of the Presentation

In addition to the tips on dealing with anxiety, the following are some suggestions for making your presentation flow easier and for helping you look your best.

### 1. Posture

Keep your posture erect but relaxed. You want to stand up straight but not stiff. Your feet should be pointed at the audience, with your weight evenly distributed. Do not place your weight on one hip, then shift to the other and back again. This shifting can distract the audience.

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## 2. Movement

Typically, speakers tend to stand in one spot, feet rooted like a tree to the ground. When not using a lectern, you should normally stay within 1½-3 metres of the front row. Do not stay frozen in one spot but do not pace either. An occasional step to either side, or even a half-step towards the audience for emphasis, can enhance your presentation. Stay close, stay direct, and stay involved with your audience.

## 3. Gesture

The importance of natural gestures, uninhibited by anxiety, cannot be overstated. Too often anxiety holds back this important channel of communication. We use hand gestures for emphasis in normal conversation without thinking about what we are doing.

## 4. Eye Contact

The rule of thumb for eye contact is 1 to 3 seconds per person. Try not to let your eyes dart around the room. Try to focus on one person, not long enough to make that individual feel uncomfortable, but long enough to pull him or her into your presentation. Then move on to another person.

When you give a presentation, do not just look at your audience - see them. Seek out individuals, and be aware that you are looking at them.

If the group is too large to look at each individual separately, make eye contact with individuals in different parts of the audience. People sitting near the individuals you select will feel that you are actually looking at them. As the distance between a speaker and audience increases, a larger and larger circle of people will feel your "eye contact".

## 5. Voice

Often anxiety causes a person to speak in a monotone voice. Try to relax and release tension. Maintain a speed that is comfortable for the audience to hear and let the important points sink in. Do not be afraid to pause; pauses allow the audience time to digest what you are saying. Most problems with volume can be solved with practice. Ask the audience if they can hear you from the back of the room.



# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Handling Questions from the Audience

You should be able to anticipate most of the questions you will receive. Practice answering them. Prepare for the worst, and everything else will seem easier. Some speakers prepare back-up visual aids, just to be used when answering anticipated questions.

If there is any chance that anyone in the audience did not hear a question, repeat it for the whole audience, or, if you get a complicated, emotional or multi-part question, restate it to make sure you understand it, or ask the questioner to repeat it. Since we think approximately five times faster than we speak, repeating the question may also give you a few extra seconds to formulate a good answer.

When answering questions, it is important to maintain the same style and demeanour you used in the presentation. A change in demeanour can suggest that you are not confident about your position. When you are asked a question to which you do not know the answer, you do not have to say "Sorry, I don't know the answer to that". Instead you can say, "I don't know, but I'll find out and get back to you later."

Employ the 25-75 percent rule. Direct approximately 25 percent of your eye contact to the person who asked the question and approximately 75 percent to the rest of the audience. (This is especially important in a hostile question and answer situation.) Do not ignore the person who asked the question, but do not ignore the rest of the audience either. This practice will help you stay in command of the situation and keep the audience involved in your presentation.

Do not preface your answer. Sometimes, when we hear a speaker start an answer with, "That's a very good question; I'm glad you asked it," it may be a sign that the speaker is unsure of the answer. It's best not to preface answers but simply to go into the answer (after repeating the question, if appropriate). At the end of your question-and-answer session, you can say something like, "Thank you for all your excellent questions."

# URBAN NATIVE TENANT COUNSELLOR'S GUIDE

## Audio-visual Aids

The following are some tips for dealing with audio-visual aids that can make your presentation go more smoothly.

### Flip chart - Ensure that:

- ◆ stand is sturdy
- ◆ your print is legible
- ◆ not too much information is included or crowded onto a page
- ◆ key points are highlighted with colour, shape, underlining, boxes
- ◆ the markers don't bleed through the pages (write on every second page)
- ◆ marker colour is easy to read; use black, dark blue or green
- ◆ when you are recording ideas, the audience can see what you are writing and can check to ensure you are reflecting their ideas accurately
- ◆ masking tape is available for pages you may want to display

### Overheads - Ensure that:

- ◆ you know how to use equipment
- ◆ you have a spare bulb and you know how to replace the bulb if it burns out
- ◆ the machine is turned off when not in use
- ◆ everyone can see the screen
- ◆ you follow the "6X6" rule: no more than 6 words on a line and no more than 6 lines on each transparency
- ◆ lettering is clear, large and not all capital letters
- ◆ frames are used for easy handling and numbering and for recording information for yourself
- ◆ you look at the audience, not the overhead; do not read to your audience
- ◆ when highlighting a point, you place a pen directly on the overhead; do not point on the screen
- ◆ you do not stand behind the machine so as to block the view

