Who Is My Neighbor?

A TEAM APPROACH TO CARING FOR NEWLY ARRIVED REFUGEES

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Imagine yourself dropped down in the Sudanese grasslands with no tools or knowledge about how to survive. . . . Unless a kind and generous Sudanese takes you in and helps you adjust, you would be a goner.

— Mary Pipher, *The Middle of Everywhere*

While every refugee's story is different and their anguish personal, they all share a common thread of uncommon courage – the courage not only to survive, but to persevere and rebuild their shattered lives.

— Antonio Guterres, U.N.
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The ESSENTIAL information is:

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Section 1: Who is a Refugee?

In this section, we will address the following questions:

- What is the definition of “refugee?”
- How does a person become a refugee?
- How do refugees end up in Colorado Springs?
- What might my refugee family be like?
Section 1.1: Defining a Refugee

A refugee is someone who has been forced to flee his or her country because of persecution, war, or violence. A refugee has a well-founded fear of persecution for reasons of race, religion, nationality, political opinion or membership in a particular social group. Most likely, they cannot return home or are afraid to do so. War and ethnic, tribal and religious violence are leading causes of refugees fleeing their countries. (unrefugees.org)

Section 1.2: Journey from Home to Colorado Springs

How One Becomes a Refugee:

- They don’t like us. Our religion is different. They bomb our churches and put us in prison.

Flee your country when your life or way of life is threatened. Take only your immediate family members and the clothes you are wearing.

- Find your way to the relative safety of a neighboring country.

Apply to the United Nations High Commissioner for Refugees (UNHCR) for legal refugee status.

- If the UNHCR recognizes your need for protection, you may be given a card and allowed to live in a country or in a refugee camp. You may not even be safe there, especially if you are a woman or child.

- Help!

Will we get there safely? Will they let us in? What if they catch us?

- I don’t like it here. There are too many people and we don’t get enough food.

Live in a place where people are persecuted because of their race, religion, ethnicity, social group, or political belief. Belong to one of these groups.
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How a Refugee is Admitted to the United States:

As a last resort you are referred by the UNHCR for third country resettlement.

You go through a rigorous interview, security, and medical clearance process.

You are approved! ...you wait.

Your case is assigned to a National Voluntary Agency (like LIRS) in the United States who then hands the case over to a local resettlement organization (like LFS).

You wait some more.

FINALLY, the time comes for you to travel to the United States!

First night in a new country.

You are connected with a cultural mentor who helps you to adjust to your new life.

Chart adapted from one made by Maurine Huang at the Sacramento Refugee Ministry, as seen in the 2002 LIRS Processing Manual.
Section 1.3: Refugee Family Levels

Refugees come to the United States with many different experiences, cultures, languages, and educational backgrounds. As a result, some have more to their advantage coming to America than others. Depending on these variables, you would be assisting a family that would resemble, or be a combination of, the following two examples:

**Example 1:**
- Needs a lot of help
- Communication will be a challenge
- Minimal to no English ability
- Minimal to no formal education
- Low employability
- May not have any family/ethnic community in the city that can help them resettle

**Example 2:**
- Needs some help
- Communication possible with effort and patience
- Low to high levels of English
- Some to a lot of formal education
- Moderate employability
- Has family/ethnic community that can help them resettle

Burmese and Bhutanese, Somalis and Eritreans – all are as varied and diverse as the melting pot of people and personalities we have in the United States. Life in the camps in Nepal is different than coming from the cities of Iraq, just as growing up in New York City is as different from growing up in Kansas. While there is a wide spectrum, the main thing to keep in mind is that your primary role is to be a welcoming friend and to help the family become self-sufficient, regardless of the family’s background and ability. It is important to remember that adult refugees have experience navigating systems in their own countries, and are capable of learning how to work within the American system, with support!

For more information on specific countries/cultures:
Go to [www.everyculture.com](http://www.everyculture.com), [culturalatlas.sbs.com.au/countries](http://culturalatlas.sbs.com.au/countries), and/or read *The Middle of Everywhere* by Mary Pipher
Section 2: What is this program?

In this section, we will address the following questions:

• What are the program objectives?
• How do LFS and I fit together in this program?
Section 2.1: Objectives

**Synergy** is two or more things functioning together to produce a result not independently obtainable.

Lutheran Family Service’s mission is to help refugees be resettled into a secure, stable environment, on their way to self-sufficiency. We cannot do our jobs without the support of volunteers. We rely heavily on local support – volunteers, churches, and community organizations – to accomplish our mission. However, we have to keep our client’s best interests first. A volunteer’s role is to support the staff and help them achieve this mission. If the mission is impeded by volunteers, LFS may need to assess their involvement with the program.

In working together, it is important to keep focused on some key objectives:

**Objective 1:** The basic needs of refugees will be met.

**Objective 2:** Refugees will improve in their English ability.

**Objective 3:** Refugees will be economically stable by gaining and maintaining employment, and if employment is not immediately feasible, be in compliance with all cash assistance requirements.

**Objective 4:** Refugees will gain practical, social, and cultural life skills.

**Objective 5:** Refugees will be financially literate.

Section 2.2: How it Works: Partnership

In order to provide the best services possible for each refugee family, we partner with other organizations and people from the community. Caring for a refugee family is a difficult task alone, but by joining our strengths together we can help every refugee family to have a great start at life in the United States.
Who is My Neighbor?

Partners and Their Roles:

Lutheran Family Services:

- Apartment set-up
- Airport pick-up
- Find housing
- Provide furnishings
- Provide initial basic clothing and necessities
- Assist in financial literacy
- Community orientation
- Apply for government assistance programs
- Transportation to initial health screening
- Register kids in school
- Assist adults in learning English
- Prepare adults to obtain and retain employment

Cultural Mentor Teams:

- Airport pick-up
- Provide initial basic clothing and necessities
- Assist in financial literacy
- Raise funds (with LFS Co-sponsorship process ONLY)
- Community orientation
- Assist adults & children in learning English
- Prepare adults to obtain and retain employment
Section 3: What do I do?

In this section, we will address the following questions:

- What is my role?
- How can I best help my refugee family?
- What should I NOT do?
- Who do I contact if I have problems?
Section 3.1: Being a Cultural Mentor

A cultural mentor team is a group of 4 to 10 volunteers who come together in order to befriend and help and new refugee family. They are a personal guide to a culture that is new and often strange. Most importantly, mentor teams are trustworthy and loving friends. Being a cultural mentor is not easy, but it is very rewarding.

**Time Commitment:**

- 6 months
- Around **16 hours** every month per team is the goal. This number will change depending on the family size and their level of need.

**Timeline:**

<table>
<thead>
<tr>
<th>Event:</th>
<th>What you need to do:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mentor Training <em>(Refugee 101)</em></td>
<td>----- DAY 0 ----- Attend and fill out forms</td>
</tr>
<tr>
<td>Background Check</td>
<td>----- Fill out Background Check form and</td>
</tr>
<tr>
<td></td>
<td>Online Volunteer Application</td>
</tr>
<tr>
<td><em>(Optional)</em> Pre-Arrival Activities</td>
<td>----- DAY 1 ----- Attend and ask questions</td>
</tr>
<tr>
<td><strong>Linkage Visit</strong> <em>(Meet the family)</em></td>
<td>----- Day 1 ----- Attend and ask questions</td>
</tr>
<tr>
<td>Mentoring</td>
<td>----- 6 MONTHS ----- Visit the family, teach English,</td>
</tr>
<tr>
<td></td>
<td>do fun things together, and log your hours!</td>
</tr>
<tr>
<td>Post Closure Check-In</td>
<td>----- BEYOND ----- Continue to mentor family, stop,</td>
</tr>
<tr>
<td></td>
<td>and/or mentor a new family</td>
</tr>
</tbody>
</table>

(Optional) Pre-Arrival Activities: See Appendix A
Linkage Visit—What is it?

- Meet with the LFS Volunteer Coordinator, the refugee family, and an interpreter at the family’s home
- Volunteers and family introduce themselves
- Set boundaries and expectations
- Discover needs and desires
- Schedule your next visit

Follow-ups and Logging Hours:

Every month you are required to enter your hours, miles and donations in your online account. Cultural mentors should log all hours spent with their assigned refugee/refugee family. Please do not log any hours spent doing something on behalf of your refugee/refugee family (i.e. researching cultural norms, meeting with the Volunteer Coordinator to discuss questions, etc.). This record is EXTREMELY important for LFS’s funding.

PLEASE submit your hours every month by logging into your account on www.myvolunteerpage.com.

How to register:

After completing a “Refugee 101” Training, the next step is to complete our volunteer application. To do this, please create an account at http://bttr.im/xq9y9. Keep a record of the username and password you create for this application, as this is the account you will log in to to log your volunteer hours.

To log volunteer hours, including attending “Refugee 101” Training, just go to your account at www.myvolunteerpage.com.
The Team Leader:

One member of each mentor team will be the team leader. He or she is the point person for communication. The team leader is the main avenue for LFS to contact the team. He or she is responsible for passing along information from LFS, sending updates to LFS, and in general organizing and motivating the other team members.

What to Expect from Mentoring:

<table>
<thead>
<tr>
<th>Good</th>
<th>Difficult</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Develop lasting relationships</td>
<td>• Miscommunication</td>
</tr>
<tr>
<td>• Learn a lot</td>
<td>• Having to repeat yourself</td>
</tr>
<tr>
<td>• Be challenged</td>
<td>• To experience conflict because of cultural differences</td>
</tr>
<tr>
<td>• Experience new foods, music, language, culture</td>
<td>• A refugee’s survival skills can kick in and he or she can become manipulative, untruthful, or try to pit a mentor against LFS</td>
</tr>
<tr>
<td>• Truly make a difference in a refugee family’s lives</td>
<td></td>
</tr>
</tbody>
</table>
**Section 3.2: Mentor Roles**

**Fundamental Mentor Roles:**
- Being a friend (with professional boundaries, not “touchy-feely”)
- Having fun with the family
- Valuing and seeking understanding of family’s culture
- Teaching English
- Teaching financial literacy
- Teaching practical life skills
- Teaching about American culture
- Directing family to LFS with any problems or concerns
- Dressing comfortably and modestly
- Submitting the time and donations record to LFS monthly

**Optional Mentor Roles:**
- Providing transportation for medical appointments, grocery shopping, etc. (gradually phase this out)
- Teaching how to use the bus system
- Giving food, clothing, furniture, and other items (avoid creating expectation or dependency)
- Helping create resumes, practicing for interviews, and finding jobs
- Taking family to do activities in the city like going to the zoo, park, library, museums, and sporting events
- Attending refugee medical appointments (only with prior approval from Volunteer Coordinator)
- Inviting family to volunteers’ homes
Prohibited Mentor Roles:

- Encouraging a move to a different apartment
- Enrolling children in school or transferring children to new schools
- Communicating directly with the Case Manager or other LFS staff other than Volunteer Coordinator
- Giving money, medicine, or medical advice
- Requesting information about refugees’ medical status from medical providers or LFS staff
- Sharing medical or financial issues with people outside of the program
- Applying for or attempting to answer questions regarding R&P, APA, TANF, Matching Grant, RCA, Medicaid, or food stamps
- Being alone with children
- Being alone with a refugee of the opposite gender
- Transporting refugees without a valid driver’s license and auto insurance
- Transporting minors without a parent present
- Anything that gives the family a crutch rather than working towards self-sufficiency
- Inviting refugees to your place of worship without their own initiative (they ask to go/be

Helpful Book: *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor...Or Yourself*  
by Steve Corbett & Brian Fikkert
Section 3.3: Tasks/Projects

Refugees come with a spectrum of skills and levels of ability. Along with building relationships, the following are resources to assist in helping refugees earn incentives and engage in activities that promote self-sufficiency. These activities should be driven by the refugees’ desires to learn and attain self-sufficiency, so some activities may or may not be applicable to the refugee/refugee family you mentor.

For additional resources, activities, and websites:
www.lfsrm.org/programs-and-services/refugees/refugee-resources

Home Orientation:

*Idea 1:* Walk through the home with your family to make sure they understand how to use everything, how to store their food, etc.

*Idea 2:* Go through their mail with them and help them to see what is important

*Idea 3:* When a problem arises with their home, encourage them to contact their Case Manager, who will show them how to contact their landlord and resolve the issue

*Idea 4:* Help them to do their laundry and clean the house

*Idea 5:* Reinforce maintaining apartment cleanliness

Practicing English:

*Idea 1:* Use the *Oxford Picture Dictionary* to teach words and concepts

*Idea 2:* In all casual conversation, be attentive to teaching opportunities

*Idea 3:* Go somewhere (shopping, a park, the zoo, around the block, etc.) and use it as an opportunity to teach about the surroundings and practice in real-life contexts

*Idea 4:* Use Google Translate or other translation resources to create English labels for frequently used items and objects (sticky notes work great!)
Cultural Orientation:

*Idea 1:* Take family to a local museum  
*Idea 2:* Show how to use the bus  
*Idea 3:* Take them to the park, the zoo, a sports game, a festival, etc.  
*Idea 4:* Go to the post office, library, and grocery store  
*Idea 5:* Teach American idiosyncrasies/unwritten rules  
*Idea 6:* Take them to the closest hospital or clinic and talk about appropriate times to go there  
*Idea 7:* Expose them to an activity or hobby that you really enjoy

Financial Literacy:

*Please keep in mind, the money that refugees receive is what they receive.* The federal government pays money to refugees based on a proven record that this amount helps families get on their feet. It may be important to adjust your expectations of what a realistic standard of living is for a family that is not yet fully employed vs. your own life and standard of living. LFS does provide financial literacy classes to refugees between the time when they arrive and when they become employed.

*Idea 1:* Teach simple budgeting (keeping track of expenses, anticipating expenses, understanding income, etc., see Appendix B “The Money”)  
*Idea 2:* Teach the value of USA currency (in comparison with home currency, what a dollar can buy, how much work it takes to earn a dollar, etc.)  
*Idea 3:* Help to open a bank account, how to write checks, how to issue a money order, and use an ATM  
*Idea 4:* Teach about needs vs. wants, loans, credit cards, etc.  
*Idea 5:* Go shopping and show how to find the cheapest items (off-brands, per ounce price, thrift/secondhand stores, etc.) and to avoid expensive extras like soda and candy
**Job Readiness:** Supporting refugees in finding employment is an important part of helping them reach self-sufficiency. Please speak with the refugee you’re working with to understand what they might already be doing with support from LFS to find employment. LFS does offer job training classes to most refugees in the time between when they arrive and when they become employed.

*Idea 1:* Help to make resumes

*Idea 2:* Show how to search for jobs and fill out applications

*Idea 3:* Practice conducting interviews
Section 3.4: Communication Protocol

Please follow these steps if you have a problem or questions.

STEP 1: Look for answers on your own.
- Look in this training manual
- Google it

STEP 2: Ask the LFS Volunteer Coordinator
- E-mail: shannon.katsos@lfsrm.org
- Phone: (719)257-3706
- Second contact: The LFS Refugee & Asylee Program Director, Floyd Preston
  - E-mail: floyd.preston@lfsrm.org
  - Call: (719)314-0223

NOTE: At no time should anyone contact a Case Manager or other LFS staff member directly unless otherwise permitted by one of the above personnel. Refugees/families must reach out directly to their Case Manager if they have questions about benefits, assistance programs, employment services, medical issues, etc. Contact the Volunteer Coordinator if the refugee/family you are working with need their Case Manager’s contact information.

Section 3.5: Frequently Asked Questions

I drove a refugee that I was working with to a medical appointment, and they were found to have issues that require follow up.

The refugee (not the volunteer) should call their Case Manager or the LFS Health Services Coordinator if any medical issues arise at or outside of a medical appointment. Medical providers are required by law to provide language interpretation at appointments to eliminate language barriers. Volunteers can advocate for a refugee’s right to interpretation if this is not being used. Additionally, if there is no interpretation, volunteers can call the Volunteer Coordinator for assistance.
The family I work with does not have a car, the parents work a lot, and they need help getting the kids to school/childcare/appointments. How can I help?

LFS policy says that volunteers cannot transport minors without a parent or guardian present. This is especially important in cases involving medical appointments, as there are laws in place that require parents/guardians to be present during medical visits for their dependents. In order to adhere to this policy, volunteers may consider supporting one parent at home while the other parent helps transport children, or families may reach out to trusted friends/neighbors to help.

I’d like to invite the refugee family I work with to my house for dinner/a holiday/a visit. Is this okay?

Absolutely! We encourage you to invite the refugee/refugee family you work with to your home if you and your family are comfortable doing so. This is part of being a friend to the refugee/refugee family, and can give them interesting insight into your life and American culture. Hosting a refugee/refugee family is not required or expected in your role as a cultural mentor.

The refugee/refugee family I support wants to get a driver’s license and a car. Can I help them with this?

Car ownership can be a helpful step for individuals/families, and it can be a big expense. LFS does not assist refugees with this process, and cultural mentors are not expected to help with this process. Cultural mentors, however, can support their refugee/refugee family in learning about the process for getting a driver’s license, the steps necessary to own a car, and what a budget for each of these things might be.

The refugee/refugee family that I’m working with does not understand when their cash assistance/rental lease/benefits expire. Who should I contact about this?

Any questions or concerns that refugees have pertaining to benefits, cash assistance, medical issues, leases, employment support, school enrollment, or
anything else that LFS provides support for must be routed to the Case Manager by the refugee. All refugees know how to contact their Case Manager, and are in regular communication with them.
Appendix A: Additional Projects:

Pre-Arrival Opportunities:

If you are fortunate enough to be matched with a family that has not arrived in the States yet, there are some things that you can help with before they get here. LFS always welcomes help with these tasks even if you will not mentor the family that you help!

**Airport Pick-Up:** Join the Case Manager at the airport to welcome the family as they get off of the plane. Show your support for them, and also possibly help with transportation from the airport to their new home.

**First Meal:** Prepare the first meal that the refugee family will have in America! You can also help LFS to shop for groceries for their first few days here.

**Donations:**

Donations from mentor teams are welcomed, but not at all required. Please keep in mind that our main goal in this program is for the refugees to attain self-sufficiency. If a gift may foster dependency rather than giving a helpful hand up, be cautious about giving it.

**Helpful items that most families do NOT initially have:**

- Vacuum
- Rice cooker
- TV and DVD player
- Computer
- Additional furniture
- Bikes
- Winter clothing
- School supplies
Who is My Neighbor?

What families already DO have:

These items are provided through donations to LFS or a family’s R&P money (See Appendix B). LFS gladly accepts donations of any of these items for future refugee families.

- **Furnishings:**
  - Mattresses
  - Box springs and bed frames
  - Drawers
  - Kitchen Table
  - Kitchen chairs (one per person)
  - Couch
  - Lamp (one per room unless there is already lighting)

- **Kitchen Items:**
  - One fork, knife, and spoon per person
  - One plate, bowl, and cup per person
  - Pots and pans (at least a sauce pan, frying pan, and baking dish)
  - Mixing/serving bowls
  - Kitchen utensils (spatula, wooden spoon, knife, serving utensils, etc.)
  - Can opener
  - Baby items as needed

- **Linens and Other Household Items:**
  - One towel per person
  - One set of sheets per bed
  - One blanket per person
  - One pillow and pillowcase per person
  - Alarm clock
  - Paper
  - Pens and pencils
  - Light bulbs
  - Phone

- **Cleaning Supplies:**
  - Dish soap
  - Bathroom/kitchen cleaner
  - Sponges or cleaning rags/paper towels
  - Laundry detergent
  - Two waste baskets
  - Mop or broom
  - Trash bags

- **Toiletries:**
  - Toilet paper
  - Shampoo
  - Soap
  - One toothbrush per person
  - Toothpaste
  - Personal hygiene items as appropriate
General Self-Sufficiency Timeline

**Arrive in USA**

(1 week)
- Operate stove, showers, apartment features
- American culture
- Apply for SSN, food stamps
- Attend schools
- Attend ESL

(2 weeks)
- Learn to grocery shop
- Learn transportation and bus
- Receive food stamps
- Understand post office/get box
- ESL classes
- House cleaning & laundry

(3-4 weeks)
- Receive SSN
- Independently use the bus
- Pay bills, mail letters
- Create a bank account
- Develop a budget
- Begin applying for jobs
- Navigate with maps on phone
- Tutoring for kids’ school

(5-6 weeks)
- Assist with resume, applications
- Receive jobs
- Understand all chores around apartment
- Attend events in town
- Begin learning to drive
- Understand savings account
- Start saving money

(11-12 weeks)
- Work begins and routine is set
- Children comfortable in school
- Continue saving
- All needed items are collected

(13-14 weeks)
- Develop understanding of American culture
- Learn to visit restaurants, libraries, etc.
- Have a meal with mentor(s)

(15-16 weeks)
- Balanced budget
- Continue saving money
- Join community groups (sports leagues, etc.)

**Self Sufficient**
Appendix B: The Money:

Refugees do receive funding from the government, but it is a small amount and doesn’t last for very long. It is important for mentors to emphasize the need to seek out employment as soon as possible, as the refugee family cannot rely on this funding for very long. Each refugee family receives funding according to the following formula:

- **Reception and Placement (R&P)**
  - [about $1025 per person, one-time]

- **Matching Grant**
  - [$200 per adult and $40 per minor, per month]

- **TANF**
  - [See chart on pg. 25 for amounts]

- **Food Assistance**
  - [See pg. 26 for amounts]

- **WIC**
  - [See pg. 27 for amounts]

- **RCA**
  - [See chart on pg. 26 for amounts]

- **Medicaid**

**One-Time Funding**

**Continuous for 4 months to 5 years**

**Timeline:**

- **R&P** (housing covered)
- **MG**
- **TANF**
- **CARES**
- **F. A.**
- **WIC**
- **Med.**

(Up to 5 years)

(if qualified) (maybe)

Arrival Linkage Visit
Month 1 Month 2 Month 3 Month 4 Month 5 Month 6 (Closure) Month 7 Month 8 Month 9 Month 10 Month 11 Month 12
Defining the Programs:

**Reception and Placement (R&P):**

**Source:** The Department of State – Bureau of Population, Refugees, and Migration

**Amount:** (on average)

- Family size: 1 $/person: $1,550
- Family size: 2 $/person: $1,250
- Family size: 3 $/person: $1,050
- Family size: 4+ $/person: $1,025

**Duration:** One-time, allocated to the family (usually through housing payments and initial basic needs) over their first 90 days in America

**Requirements:** Refugees who came through proper channels, does not include Haitian or Cuban entrants

**Use:** Housing and personal expenses. Will most often be issued to resettlement agency, NOT directly to client.

**Note:** R&P varies by agency. LFS may change amounts depending on government contracts.

**Matching Grant (MG):**

**Source:** Department of Health and Human Services – Office of Refugee Resettlement

**Amount:** $200 a month per adult and $40 a month per child

**Duration:** 180 to 240 days (6-8 months), beginning on arrival or 1 month after being employed

**Requirements:** Having a high chance of being employed within the first 6 months. Volunteer time and donations are sufficient to fulfill matching requirements. Submitting your volunteer time to us is VERY IMPORTANT this funding source!

**Use:** Housing and personal expenses

**Bus Passes:** Participants in MG can receive bus passes from LFS.

**Temporary Assistance for Needy Families (TANF):**

**Source:** Department of Health and Human Services – Office of Refugee Resettlement (State)

**Amount/Requirements:** These are estimated amounts, subject to change due to state policy.

<table>
<thead>
<tr>
<th>Number of Caretaker Relatives</th>
<th>Number of Children on TANF Case</th>
<th>Each Adtl. Child</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td>None (Child Only)</td>
<td>-</td>
<td>$128</td>
</tr>
<tr>
<td>Gross income limit</td>
<td>-</td>
<td>$117</td>
</tr>
<tr>
<td>One Caretaker</td>
<td>$278</td>
<td>$364</td>
</tr>
</tbody>
</table>
Gross income limit

<table>
<thead>
<tr>
<th>Two Caretakers</th>
<th>$253</th>
<th>$331</th>
<th>$421</th>
<th>$510</th>
<th>$605</th>
<th>$697</th>
<th>$770</th>
<th>$844</th>
<th>$920</th>
<th>$992</th>
<th>$1065</th>
<th>+$67</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross income limit</td>
<td>$392</td>
<td>$483</td>
<td>$586</td>
<td>$691</td>
<td>$787</td>
<td>$865</td>
<td>$947</td>
<td>$1032</td>
<td>$1111</td>
<td>$1190</td>
<td>$1271</td>
<td>+$72</td>
</tr>
</tbody>
</table>

**Duration**: Up to 5 years

**Requirements**: Family fulfills required work activity hours based on family makeup (see wiki). Gross income does not exceed limits according to family makeup (see chart above). El Paso County makes determination on program amounts.

**Use**: Housing and personal expenses

**Bus Passes**: Requested by LFS and money to purchase the passes is put on their EBT card.

**RCA**:

**Source**: Department of Health and Human Services – Office of Refugee Resettlement (State)

**Amount**: (per month)

<table>
<thead>
<tr>
<th>Family Size</th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment</td>
<td>$537</td>
<td>$726</td>
</tr>
</tbody>
</table>

**Duration**: Up to 8 months

**Requirements**: Single or childless married couples; be a refugee; if income for previous month less than check amount are eligible to receive, however, if monthly income is low due to not enough hours client will be required to accept another job.

**Use**: Housing and personal expenses

**Bus Passes**: May receive bus passes from LFS if needed for activity

**Supplemental Nutrition Assistance Program (SNAP - Food Stamps)**:

**Source**: Colorado Department of Human Services

**Amount**: (per month)

<table>
<thead>
<tr>
<th>Family Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>Addl.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Gross Monthly Income</td>
<td>$1180</td>
<td>$1594</td>
<td>$2008</td>
<td>$2422</td>
<td>$2836</td>
<td>$3249</td>
<td>$3663</td>
<td>$4077</td>
<td>+$414</td>
</tr>
<tr>
<td>Maximum Net Monthly Income</td>
<td>$908</td>
<td>$1226</td>
<td>$1545</td>
<td>$1863</td>
<td>$2181</td>
<td>$2500</td>
<td>$2818</td>
<td>$3136</td>
<td>+$319</td>
</tr>
<tr>
<td>Maximum Monthly Allotment</td>
<td>$200</td>
<td>$367</td>
<td>$526</td>
<td>$668</td>
<td>$793</td>
<td>$952</td>
<td>$1052</td>
<td>$1202</td>
<td>+$150</td>
</tr>
</tbody>
</table>

**Duration**: No time limit

**Requirements**: Must meet the above income requirements
Use: Food

**WIC (Women, Infants, and Children):**

**Source:** [Colorado Department of Public Health & Environment (CDPHE)](https://www.colorado.gov/health)

**Amount:** Changes on a case-by-case basis. Amounts of items from several food categories can be found [on the WIC website](https://www.wicinfo.org/).

**Requirements:** Be a pregnant or postpartum woman, an infant, or a child up to 5 year of age and do not have income in excess of 185% of the federal poverty level (see below).

<table>
<thead>
<tr>
<th>Family Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>Each Addl.</th>
</tr>
</thead>
<tbody>
<tr>
<td>185% Poverty Level</td>
<td>$1,723</td>
<td>$2,333</td>
<td>$2,944</td>
<td>$3,554</td>
<td>$4,165</td>
<td>$4,777</td>
<td>$5,368</td>
<td>$5,966</td>
<td>$611</td>
</tr>
</tbody>
</table>

**Use:** Supplemental foods, nutrition education, and health screenings for pregnant and new mothers and children under 5 years old.

**Medicaid:**

**Source:** [Colorado Department of Health Care Policy and Financing](https://www.colorado.gov/hcpf) (State and Federal funding)

**Amount:** Changes depending on program.

**Duration:** Probably at least 8 months, but possibly more under alternative programs

**Requirements:** Changes depending on specific program. See table below.

<table>
<thead>
<tr>
<th>Persons in Family</th>
<th>1931, Qualified Pregnant Women and Children, or Rubicoff*</th>
<th>Expanded Pregnant Women and Children*</th>
<th>CHP+ or CICP*</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100% Poverty Level</td>
<td>133% of Poverty Level</td>
<td>250% of Poverty Level</td>
</tr>
<tr>
<td>1</td>
<td>$931</td>
<td>$1,239</td>
<td>$2,328</td>
</tr>
<tr>
<td>2</td>
<td>$1,261</td>
<td>$1,677</td>
<td>$3,153</td>
</tr>
<tr>
<td>3</td>
<td>$1,591</td>
<td>$2,116</td>
<td>$3,978</td>
</tr>
<tr>
<td>4</td>
<td>$1,921</td>
<td>$2,555</td>
<td>$4,803</td>
</tr>
<tr>
<td>5</td>
<td>$2,251</td>
<td>$2,994</td>
<td>$5,628</td>
</tr>
<tr>
<td>6</td>
<td>$2,581</td>
<td>$3,433</td>
<td>$6,453</td>
</tr>
<tr>
<td>7</td>
<td>$2,911</td>
<td>$3,872</td>
<td>$7,278</td>
</tr>
<tr>
<td>8</td>
<td>$3,241</td>
<td>$4,311</td>
<td>$8,103</td>
</tr>
<tr>
<td>Addl.</td>
<td>+$330</td>
<td>+$439</td>
<td>+$825</td>
</tr>
</tbody>
</table>

- 1931: Up to 18, unless graduate before 19
- Qualified: Up to 6
- Rubicoff: 6 or under 19
- Pregnant women and children up to 6
- CHP+: 18 and under and pregnant women 19 or above
- CICP: Not qualified for CHP+ or other Medicaid programs

**Reference:** [www.colorado.gov/hcpf](https://www.colorado.gov/hcpf) and [www.medicaid.gov](https://www.medicaid.gov)
*Figures and requirements current as of November 2012, and should serve as a reference only. Much of the information is greatly summarized and simplified. For official information contact the county, state, or LFS.

**Others:** There are other financial assistance programs like LEAP and Section 8 that refugees may qualify for. See the wiki for more information.

**Example Situation:**

- A two-parent, three-child family initially receives $5,125 from R&P used by LFS to pay for beginning food and household supplies not provided through donations, the first four months of rent and utilities, and other miscellaneous expenses like a cell phone.
- After 90 days, LFS distributes the remainder of the R&P money ($925) by crediting it toward their future rent. They receive $793/month in food stamps which is enough to buy all of their food. About 15 days after they arrived, their TANF is approved and they start receiving $691/month.
- Since for the first four months they did not need to pay their own rent, they use this money to buy a rice cooker, microwave, and other things they want. Fortunately, after being advised by their mentor team to do so, they start to save some of the money and accumulate $1,000 from the leftover TANF money.
- The family has to begin paying their rent the sixth month and find that they have to use some of their savings to pay for it because their TANF money is not sufficient. After six months they are down to $300 in savings, but the father has found a job that is enough to pay their rent and food with help from TANF and food stamps.

Good job mentor team! This family was able to get through a tough time financially because they budgeted their money well—not spending too much on things that they did not need and saved enough for when money was short.
Where do refugees access their funds?

Lutheran Family Services
1515 N Cascade Ave.
Colorado Springs, CO 80907
- Reception and Placement (R&P)
  - Matching Grant
  - RCA

Colorado EBT Card
https://cdhs.colorado.gov/snap
1-888-328-2656
- Food Assistance
  - TANF
Appendix C: More on LFS:

**Lutheran Family Services:**

The Refugee and Asylee Program (RAP) is one of seven programs within Lutheran Family Services Rocky Mountains (LFSRM), an affiliate of Lutheran Immigration and Refugee Services (LIRS) based in Baltimore, Maryland. LIRS was organized in 1939 to resettle refugees fleeing the Nazi advance in Europe. Since then, LIRS has become recognized as a premier leader among refugee resettlement agencies in the U.S. and is the second largest such organization in the U.S. The Refugee and Asylee Program is based on the east side of downtown Denver and maintains sub-offices in Colorado Springs, Greeley, Ft. Morgan, and Albuquerque, New Mexico.

Check out [www.lfsrm.org](http://www.lfsrm.org).