

## **CO-OP HOUSING DOMESTIC VIOLENCE RELIEF FUND (DVRF)**

### **What is the Co-op Housing Domestic Violence Relief Fund?**

The DVRF is a program administered by the Co-operative Housing Federation of BC (CHF BC) on behalf of the Community Housing Land Trust Foundation (CHLTF). It helps women who have experienced or are at risk of abuse, threats or violence, who cannot afford to pay for their shares when they move into a housing co-op. The DVRF helps by providing loans with no fee or interest to qualified beneficiaries.

### **History of the DVRF**

Recognizing the financial barriers often faced by women leaving abusive relationships when trying to find safe, affordable housing, CHLTF started the DVRF through an endowment from the provincial Ministry of Community, Aboriginal and Women's Services. Since its inception in 2003, the DVRF has helped 12 women move into housing co-ops by providing loans totaling over \$10,000.

### **Who can apply for a loan?**

In order to be eligible for a DVRF loan, an applicant must meet three criteria:

- she must be accepted as a member of a British Columbia housing co-op (loans can be pre-approved, subject to funds being available)
- she must be a woman who is leaving an abusive relationship
- she must demonstrate financial need

### **How does the DVRF work?**

1. Either the co-op or the member contacts the DVRF for an application form.
2. Both the member and the co-op fill out the application and submit it to the DVRF.
3. The application is reviewed for eligibility and completeness. If the member qualifies for a loan (and there is money available to lend), contracts are prepared and mailed to the co-op.
4. When signed contracts are received by the DVRF, a cheque is sent directly to the co-op on behalf of the member.
5. All loans are interest-free and are repayable over a minimum of five years. After an initial grace period, the member makes small monthly repayments to the co-op who submits a cheque to the DVRF annually on her behalf. The current loan maximum is \$1150 for applicants who qualify for the Ministry of Employment and Income Assistance's co-op housing share purchase supplement and \$2000 for those who do not.

## How You Can Help

Please consider making a tax-deductible donation to this worthy cause, or ask your co-op or organization to consider making a one-time or annual donation to the DVRF.

Make cheques payable to the Domestic Violence Relief Fund and mail your donation to:

DVRF  
200-5550 Fraser Street  
Vancouver BC V5W 2Z4

## Want More Information?

Contact Michelle Iversen at 604-879-5111 ext 141 (toll-free at 1-866-879-5111 ext 141) or email [miversen@chf.bc.ca](mailto:miversen@chf.bc.ca).

