

DOMESTIC
VIOLENCE
RELIEF
FUND



Welcoming women leaving abusive relationships into our co-op communities

Acknowledgments

The Community Housing Land Trust Foundation would like to thank the Province of British Columbia through the Ministry of Community, Aboriginal and Women's Services, and The Canadian Women's Foundation for their generous contributions.

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Domestic Violence Relief Fund (DVRF)

Purpose of the Manual

The Community Housing Land Trust Foundation (Land Trust) is passionate about empowering women who leave abusive relationships by helping with the share purchase cost for housing co-op membership. Statistics show that 1 in 4 women are the victims of domestic abuse. Women leaving abusive relationships cite not having access to affordable housing as one of the major barriers to leaving an abusive relationship.

Housing co-ops can provide affordable homes in safe and nurturing communities that can foster personal growth. The Land Trust encourages co-ops to support the Domestic Violence Relief Fund (DVRF) by welcoming women leaving abusive relationships into their co-op community.

Your co-op can take proactive measures to stop the cycle of violence by giving women the option to live in a housing co-op. Co-ops can consider giving priority to women leaving abusive relationships when filling vacant units.

What is the DVRF?

The DVRF helps women who have experienced or are at risk of abuse, threats or violence, and cannot afford to pay for their shares when they move into a housing co-op. The DVRF provides loans with no fee or interest to qualified beneficiaries.

History of the DVRF

CHF BC administers the DVRF on behalf of the Land Trust. In 2003, the Land Trust recognizing that women leaving abusive relationships face financial barriers to joining a housing co-op, set up the Domestic Violence Relief Fund. The co-op community decided it wanted to support women leaving abusive relationships, since concern for community is one of the co-op principles.

Share costs were the first barrier for women in securing membership in a housing co-op. The DVRF was set up with a \$25,000 endowment from the Province of British Columbia, through the Ministry of Community, Aboriginal and Women's Services.

Who are the women we are serving?

Women leaving abusive relationships come from all age, social, cultural, educational and economic backgrounds, and they need our support. Abuse can take on many forms including physical, sexual,

psychological, and financial abuse. Without affordable housing options some women may feel that they have no option but to return to an abusive partner.

Co-ops can assist women to live violence-free

Who can apply for a DVRF 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 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. A woman leaving an abusive relationship applies to join a housing co-op.
2. Once accepted both the new 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 new member qualifies for a loan, contracts are prepared and mailed to the co-op. The loan is a three-party agreement between the new member, the co-op and the land trust.
4. When signed contracts are received by the Trust, a cheque is sent directly to the co-op on behalf of the member.
5. All loans are interest-free and repayable within five to eight years depending on the loan amount. After a one year period, the member makes small monthly repayments to the co-op. The co-op submits a cheque to the DVRF annually on behalf of the beneficiary. The current loan maximum is \$2000, and eligible applicants may apply to the Ministry of Employment and Income Assistance for an additional loan.

How can co-ops help?

Co-ops can be aware of the DVRF and make prospective members aware of this option. Recognizing that women leaving abusive relationships may not have time to wait, co-ops can help DVRF applicants by giving them priority status when they have a vacancy.

Co-ops can also make a donation to the Domestic Violence Relief Fund.

Success Stories

To date approximately 20 women have secured DVRF loans and now reside in co-op communities throughout the Lower Mainland. The following are excerpts from letters sent to CHF BC about the success of the DVRF:

*I got into a co-op after applying for all the ones in my community of *****. I have been in mine for six months now after struggling for nine years paying very high rent on one income. Even though I pay market price I at least feel safe and secure and feel very happy for my family, as I know this community will always be there for me and the friendships that I am slowly developing are wonderful.*

My children feel safe and I finally feel like my future is looking better.

Being active in this community is a blessing! We need to educate people about co-op housing so we as parents can be better informed and have that choice to apply just in case our present lives take a turn for a change.

- Co-op member who left an abusive relationship

Our first match...went really well. We had already established contact with the co-op and had met with their membership committee. When the co-op called with a vacancy, I had a few women interested. I knew one woman in particular who would be a great match. She was looking for a place where there was a sense of community and belonging. This woman had really contributed during her stay at our second stage house. I thought co-op life would be great for her. Now I am very happy for her and her children. Getting into the co-op has eased her worries. She has a safe and affordable place to live, to raise her children, and begin her new life of establishing roots and a home.

- Second stage house manager

Co-operative living has supported my focus and determination to build a strong family and have my family become an integral part of our community. When I was still married and living in fear and isolation, I could not foresee how becoming an active member of any kind of community would benefit me. Now that I've been able to experience this first hand, I recognize that giving back to my community has directly affected my ability to feel strong and competent.

- M's story

How to make use of the DVRF and open doors in your co-op?

Your co-op can reach women who need access to housing in the following ways:

- 📌 **Build relationships** with organizations such as second and third stage homes, *Stopping the Violence* (STV) or *Children Who Witness Abuse* (CWWA) programs in your community. Maintain contact with front line staff and call them when you have a vacancy to see if they know of a woman who would be a good match for your co-op.
- 📌 **Send a vacancy posting** to all second and third stage homes in your area. Shelters who have women interested in co-op living can then let them know to contact you. Front line staff are able to give the best referrals.
- 📌 **Access BC Housing's Priority Placement program through The Housing Registry.** The Housing Registry maintains a province-wide database of applicants in search of affordable housing. Women leaving abusive relationships are given priority on the Registry through the Priority Placement program.

For more information visit: <http://www.bchousing.org/providers/registry/steps>

Privacy in the Selection Process

Selecting a potential member through the DVRF program is similar to selecting any other new member. Your co-op can use its own selection criteria. As with any interview and selection process, it is important to respect the applicant's privacy in keeping with the *Personal Information Protection Act (PIPA)* (See: www.chf.bc.ca/pages/resources-pipa.asp for the complete Act).

Additional Share Purchase Assistance

In addition to the DVRF, a woman who has left an abusive relationship needing assistance in paying for co-op shares has other resources available to her including the *Co-op Housing Share Purchase Supplement*, and CCEC Credit Union's low interest loans, outlined below.

Co-op Housing Share Purchase Supplement

The co-op housing share purchase supplement is available through the Ministry of Employment and Income Assistance to help people on income assistance pay the share cost when joining a housing co-op. If a woman is receiving income assistance from the provincial government, she will need to approach

her employment and assistance worker (EAW) for the share purchase supplement, in addition to applying for the DVRF. Her EAW can provide more information on this supplement.

CCEC Credit Union

CCEC offers low-interest loans for share purchase to members of housing co-ops that are members of CCEC. The loan is granted to the co-op member and guaranteed by the co-op; it is a three way agreement, similar to the DVRF. The co-op guarantees the loan, funds are deposited to the co-op's account and the member repays CCEC directly.

Frequently Asked Questions

Co-ops often have concerns that particular challenges might come up when they accept a woman leaving domestic violence as a member. Recognizing these challenges, we have addressed co-op members' specific concerns.

1. How will a new member adapt to co-op life?

As with any new member, help the woman feel welcome, and understand that she has been through a major life adjustment. A DVRF beneficiary may need some time before they feel comfortable participating in co-op related activities.

2. Will violence be brought into our co-ops?

Most communities live with abuse in some form; therefore, there is no more risk in accepting a woman leaving an abusive relationship than accepting any other member.

Women leaving abusive relationships want a fresh start in life, and access to safe and affordable co-op housing can help them rebuild their lives. Women who have been through transition and second stage houses have safety plans and supports in place. This may reduce the risk of violence and make co-ops feel more confident and prepared to take this step.

The more connected women are to the community, the safer they are.

3. What if the abuser visits or moves in?

If you suspect abuse is happening to any member, if appropriate, give the member information about local resources such as shelters or help lines. Call 911 if you hear or suspect violence happening; you can remain anonymous.

4. How can we ensure that applicants are interested in co-op life?

Your co-op should give potential applicants as much information about the co-op as possible. Co-ops should also encourage applicants to visit CHF BC's website to help them gain a better understanding of co-op housing. When interviewing applicants it is important to let applicants know what is expected from co-op members. Co-ops should also understand that women leaving abusive relationships may need some time to adjust before they become active in the co-op community.

Building relationships with local shelter workers may also help to ensure that applicants are interested in co-op life. Shelter workers can inform women about housing co-ops and they also can make sure they refer women who they feel would be good candidates for co-op housing.

5. Should we give priority to a woman leaving an abusive relationship?

It is up to co-ops to decide how to best support the DVRF. For instance, a co-op may decide to designate a certain number of units to DVRF applicants. If you have a unit available and a woman leaving an abusive relationship has applied, you may want to consider the urgency of her situation and grant her priority status.

6. Are men eligible for a DVRF loan?

The Land Trust understands that men can also be victims of domestic abuse; however, the condition of our grant from the Canadian Women's Foundation is to help *women* rebuild their lives. Therefore, we are only able to assist women at this time. Additionally, statistics consistently show that women are more likely than men to be the victims of domestic abuse. More specifically, 1 in every 2 women is the victim of at least one act of physical or sexual violence after the age of 16.

7. Do women who need the DVRF always need a subsidized unit?

Not always, but the majority of women leaving abusive relationships will require subsidy.

Appendix I – When Women Leave Abusive Relationships

If a woman decides to leave an abusive relationship, she and her children (if she has children) may be able to stay at a women's shelter. Shelters are temporary housing options, and finding safe, affordable housing is often the top priority for women during their stay in a shelter.

Safe Homes, Transition Houses and Second and Third Stage Homes

Safe homes, transition houses, and second stage homes can assist women leaving abusive relationships, by providing them with temporary housing. They typically allow women and their children to reside within the shelter.

Safe Homes

Safe homes are well established community based networks of private homes that provide shelter to women and their children. Women in safe homes receive meals and safe sleeping accommodations. Safe home placements typically do not exceed five days, but can be longer if required. Women are also able to enter a transition house once their stay in a safe home is over. Women in safe homes have access to counselling and support, transportation, and safety planning.

Transition Houses

Transition houses provide women leaving abusive relationships with temporary, safe, supportive, and free accommodation. Services and support are grounded in the belief that women, youth, and children have the right to live violence free. Transition houses provide temporary safe shelter which usually does not exceed thirty days. Women may be referred to a second stage home once their stay in a transition house is up. Transition houses focus on providing women with emotional support and crisis intervention.

Transition houses also offer a broad array of other services including counselling and support services, childcare, parenting support, in-house therapy, information on community and provincial resources.

Transition houses empower women to make decisions about their future.

Second Stage Homes

Second stage homes provide service-enhanced affordable housing for women, youth and children who are leaving abusive relationships. Second stage placements are generally 3-18 months and women have the choice of transferring to a third stage home once their stay is up. Second stage programs are

grounded in the belief that secure housing and support enhance safety for women. Second stage homes also assist women in addressing the complex issues that women leaving abusive relationships face. Second stage homes focus on assisting women to find long term independent housing, while reducing financial barriers that prevent women from returning to an abusive partner. Second stage homes are often linked to safe homes, transition houses and/or third stage homes and they offer varying levels of support.

Third Stage Homes

Third stage homes provide supportive housing for women who have left abusive relationships. Women in third stage homes no longer need crisis service supports, and they can reside in a third stage home from 2-4 years.

Third stage houses are often linked to safe homes, transition houses, and/or second stage homes, and they offer varying levels of support. Third stage transitional housing also believes that women are able to make real life changes when they have secure housing and supportive programming.

For a more comprehensive list of the services the shelters above provide please visit:

www.cd.gov.bc.ca/women/stopping-violence/index.htm

Appendix II – Transition and Second Stage House Contacts

| Transition House Location | Organization | Site | Phone Number |
|---------------------------|---|------------------------------------|------------------------------|
| Abbotsford | Women's Resource Society of the Fraser Valley | Abbotsford Transition House | 604-820-8455 604-852-6008 |
| Burnaby | Dixon Transition Society | Dixon House | 604-433-4165 604-298-3454 |
| Coquitlam | Tri-City Women's Resource Society | Coquitlam Women's Transition House | 604-464-2020 604-941-7111 |
| New Westminster | W.I.N.G.S Fellowship Ministries | Monarch Place | 604-521-1888 |
| North Vancouver | North Shore Crisis Services Society | Sage Transition House | 604-987-0366 604-987-3374 |
| Richmond | Chimo Crisis Services | Nova Transition House | 604-270-4900 604-270-4911 |
| Surrey/Newton | Options: Services to Communities Society | Virginia Sam Transition House | 604-572-5116 |
| Surrey/South Surrey | Atira Women's Resource Society | Ama House for older women | 604-542-5992 |
| Surrey | Atira Women's Resource Society | Shimai House | 604-581-9100 |
| Surrey/Whalley | Options: Services to Communities Society | Evergreen Transition House | 604-584-3301 |
| Surrey/White Rock | Atira Women's Resource Society | Durrant House | 604-531-9151 |
| Vancouver | Governing Council of the Salvation Army in Canada | Kate Booth House | 604-872-0772 604-872-0774 |

| Transition House Location | Organization | Site | Phone Number |
|----------------------------------|------------------------------------|---|------------------------------|
| Vancouver | Helping Spirit Lodge Society | Helping Spirit Lodge Transition House | 604-872-6649 |
| Vancouver | Vancouver Coastal Health Authority | Peggy's Place | 604-430-5205 604-430-6644 |
| Vancouver | Vancouver Rape Relief Society | Vancouver Rape Relief & Women's Shelter | 604-872-8212 |
| Victoria | Cridge Centre for the Family | Cridge Transition House | 250-479-3963 |

| Second Stage House Location | Organization | Site | Phone Number |
|------------------------------------|--|----------------------------------|------------------------------|
| Burnaby | Dixon Transition Society | Dixon SS | 604-298-6046 |
| North Vancouver | North Shore Crisis Services Society | H.O.P.E.'s Place | 604-987-3374 604-987-0366 |
| Surrey/Newton | Atira Women's Resource Society | Koomseh SS | 604-501-9294 |
| Vancouver | Act II Child and Family Services Society | Act 11/Safe Choice | 604-733-6495 |
| Vancouver | Atira – Bridge Housing Long Stay Program | Bridge Housing Long-Stay Program | 604-684-3571 604-633-3542 |
| Vancouver | Helping Spirit Lodge Society | Spirit Way | 604-874-6629 |
| Vancouver | Young Women's Christian Association | Munroe House | 604-734-5722 |

| Second Stage House Location | Organization | Site | Phone Number |
|------------------------------------|--|-------------------------|---------------------|
| Victoria | Cridge Centre for the Family | Cridge SS | 250-995-6418 |
| Victoria | Greater Victoria Women's Shelter Society | Margaret Laurence House | 250-995-0058 |

Appendix III – Domestic Violence Relief Fund Application

CO-OP HOUSING DOMESTIC VIOLENCE RELIEF FUND

#220 - 1651 Commercial Drive, Vancouver, BC V5L 3Y3 Tel 604.879.5111 Fax 604.879.4611

A PROGRAM OF THE COMMUNITY HOUSING LAND TRUST FOUNDATION

“SAMPLE” LOAN APPLICATION

Page 1 - To Be Completed By the Applicant

Full Name _____ (the “Applicant”)

Current Mailing Address _____

Phone _____ Fax _____

Address at Co-op (if known) _____

Size of Co-op unit: bachelor 1-bedroom 2-bedroom 3-bedroom 4+ bedroom

Source of Funds:

a. Employment (Give employer's name and nature of work)

b. Pension

c. Other

In order to qualify for a loan from the DVRF, the applicant must be a woman who has experienced, or is at risk of abuse, threats, or violence.

I confirm that I qualify for a loan from the DVRF.

Signature

Date

To be completed by the Co-operative

Note: Please read page 4 carefully, then remove it from this application and retain it for your records.
Please initial here that you have read and retained this information

Applicant's Name _____

We confirm that the Applicant has applied to the Ministry of Human Resources for a supplement for purchase of co-op housing shares and is:

A. Eligible _____

B. Ineligible because _____

OR

C. The applicant does not receive income assistance under the BC Benefits Act and is therefore not eligible for the supplement _____

Gross **annual** household income as verified by the Co-operative: (If the Co-op does not require income verification, the applicant is required to submit to the Domestic Violence Relief Fund the most recent Revenue Canada Notice of Assessment.)

Applicant \$ _____

Other Occupants \$ _____

Total Annual Income \$ _____

Total share purchase on unit \$ _____

Amount received from Ministry \$ _____

Amount requested by way of loan from DVRF \$ _____

The Applicant agrees to communicate to the Board of Directors of the Co-operative any information required by the Co-op to determine the Applicant's continued eligibility for the DVRF loan.

The Applicant herein certifies that the above information is true and if the application is accepted, the Applicant agrees to execute an agreement with the DVRF in the form presented by the DVRF which agreement shall govern the relationship between the Co-op, the DVRF and the Applicant.

The Co-op certifies that it has verified the above information and that this application is made on behalf of a woman whose application for membership in the Co-operative has been or will be accepted or a woman who is a permanent resident of the Co-operative.

Dated this _____ day of _____, 20 _____

Signature of Applicant

Name and address of Housing Co-operative

Authorized signatory for Co-operative and position at Co-op

Name and phone number of Co-op contact

The Community Housing Land Trust Foundation (CHLTF) is committed to ensuring the confidentiality of all personal information held by the Foundation. By providing the information on this form, you agree that CHLTF can use the information to determine your eligibility for a loan from the Domestic Violence Relief Fund, and to correspond with you about that loan from time to time.

You have the right to withdraw your consent to the collection, use or disclosure of your personal information at any time. Withdrawing consent may mean that CHLTF is no longer able to provide you with particular services. We will advise you of the likely consequences upon receiving written notification of withdrawal of consent.

Housing Co-operative - Please remove this and retain with your records

Dear Housing Co-operative:

When this application is approved but before the actual money is forwarded to the Co-operative, the Co-operative and the Applicant will be required to enter into an agreement with the DVRF in which the Co-operative undertakes to:

1. Repay the DVRF the full amount of the loan if any of the following occur:
 - a. The Applicant dies.
 - b. The Applicant moves out of the co-op.
2. Repay the Trust regardless of whether the Applicant leaves owing the co-operative money for any reason whatsoever (i.e. housing charge arrears, extraordinary damage, etc.).
3. On March 1 of the year following the year in which the loan is made, or earlier if the Co-op and the Applicant agree, begin collecting monthly repayments from the Applicant in amounts sufficient to retire the loan within five years from the commencement of repayment.
4. Submit accumulated repayments to the DVRF annually, by March 1 of each year until the loan is retired.

The Co-op is in the position of being able to "lien" the member shares for only that portion paid by the Applicant, not the full amount loaned by the DVRF. The portion of the share purchase loaned by the DVRF is returnable to the DVRF by the Co-op.

Please be advised that the DVRF was formed to help women leaving abusive relationships to gain access to safe, affordable housing in co-op communities. The DVRF is unlikely to ever have sufficient funds on hand to work from interest on capital. We must loan out capital and recycle it as it is repaid. By doing this we consistently make every dollar do the work of two. We also rely on the generosity of housing co-ops and their members to keep the DVRF strong through donations.

On behalf of the women we serve, we hope you will continue in this spirit of generosity!

Sincerely,

The Trustees of the
Community Housing Land Trust Foundation

Appendix IV – Sample
Domestic Violence Relief Fund Loan Agreement

THIS AGREEMENT DATED FOR REFERENCE THIS 28TH DAY OF AUGUST, 2008

BETWEEN

THE COMMUNITY HOUSING LAND TRUST FOUNDATION WITH
OFFICES SITUATED C/O #220-1651 COMMERCIAL DRIVE, VANCOUVER, BC
V5L 3Y3

(Hereinafter referred to as the "Foundation")

OF THE FIRST PART

AND JANE SMITH

(Hereinafter referred to as the "Beneficiary")

OF THE SECOND PART

AND ABC HOUSING CO-OPERATIVE

123 MAIN STREET

VANCOUVER, BC V2W 1S3

(Hereinafter referred to as the "Co-op")

OF THE THIRD PART

WHEREAS:

- A. The Beneficiary has made application to the Co-op for assistance to pay the required cost of shares of the Co-op which could not otherwise be purchased because of limited income and the Co-op has requested the Foundation to give such assistance to the Beneficiary
- B. The Co-op has agreed to accept the Beneficiary as a member

C. The Foundation has loaned to the Beneficiary the sum of \$1000 dollars. Now therefore in consideration of the covenants and agreements hereinafter set forth, the parties hereto agree each with the other as follows:

Membership

1. The Co-op will accept the application of the Beneficiary to become a member of the Co-op and will issue a share to the Beneficiary as of the date first above written.

Lien

2. The Foundation will have a lien on the Beneficiary's share for the amount of the loan. This lien will rank in priority to any lien the Co-op may have pursuant to the *Cooperative Association Act* against the shares of the Beneficiary for debts due to the Co-op. The Foundation's lien may be exercised at any time that the loan has become repayable by notice to the Co-op and the Beneficiary and upon such notice the Co-op shall pay to the Foundation the unpaid balance of the Loan.

Reduction in Share Purchase Requirement

3. In the event the Co-op reduces its share purchase requirement at any time, the amount of the reduction shall be immediately repayable to the Foundation.

Term

4. The term of the loan will end on the last day of February in the year 2015. The loan will bear no interest.

Payments

5. The loan will be retired in equal monthly payments of \$12.50 beginning on March 1, 2010 unless the Co-op and the Beneficiary agree on a higher amount and/or agree to commence repayment prior to March 1, 2010 in order to retire the loan earlier.

Prohibition on Transfer

6. The loan is made solely on behalf of the Beneficiary named herein. The Beneficiary will not request and the Co-op will not permit the transfer of the shares subscribed by the Beneficiary to any other person and the Co-op shall be liable to repay the Foundation in the event such unauthorized transfer is made.

Repayment to the Foundation

7. A. The Beneficiary shall make monthly payments to the Co-op in accordance with Article 5.

The Co-op shall remit accumulated payments to the Foundation annually by March 1 of each year until the loan is retired.

- B. The loan will be repayable to the Foundation in full immediately, regardless of any default or bankruptcy on the part of the beneficiary, upon the occurrence of any one of the following:
- (i) The death of the Beneficiary;
 - (ii) The Beneficiary ceasing to maintain her permanent residence in the Co-op;
 - (iii) The withdrawal of the Beneficiary from the Co-op;
 - (iv) The effluxion of time provided in Article 4.

Notice

8. All notices required or permitted to be given hereunder will be in writing and may be given by mailing the same by prepaid registered mail or delivering the same to the address shown on the first page of this agreement or such other address as the party may in writing advise. Any notice will be deemed to be given on the day it was delivered or if mailed will be deemed given on the third business day following the day on which it was mailed.
9. This agreement will enure to the benefit of and be binding upon the parties hereto and their heirs, executors, successors and assigns.

10. Confidentiality

11. The parties will observe the *Personal Information Protection Act* and the confidentiality provisions of Section 141 of the *Cooperative Association Act* in administering the loan.

In witness whereof the parties hereto have hereto set their hands the day and year first above written.

THE CORPORATE SEAL OF ABC HOUSING CO-OPERATIVE WAS HERETO AFFIXED IN THE PRESENCE OF:

(Authorized signatory for Co-op)

(Authorized Signatory for Co-op)

SIGNED BY THE COMMUNITY HOUSING LAND TRUST FOUNDATION IN THE PRESENCE OF:

(Witness)

(Trustee, Community Housing Land Trust Foundation)

(Trustee, Community Housing Land Trust Foundation)

Signed and Delivered by _____ in the presence of:

(Witness)

Contact Information

Co-operative Housing Federation of BC
220-1651 Commercial Drive,
Vancouver, BC, V5L 3Y3
604.879.5111 ext. 140
Toll free: 1.866.879.5111
members@chf.bc.ca
www.chf.bc.ca