

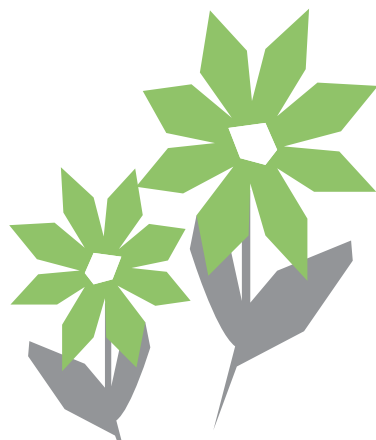
## Safety concerns

Abuse is often hidden, and it remains an unfortunate reality in society. Most communities live with abuse in some form, therefore there is no more risk in accepting a woman leaving an abusive relationship than in accepting any other member of the community.

Women who have been through transition and second stage houses have safety plans and support in place, and 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 their community, the safer they are.

***First come first serve is not always the right thing to do. If you are on a bus and an individual who has difficulty standing comes aboard, you stand up and give them your seat. You don't think twice about doing it. It doesn't matter that you were first – they need it more than you and you can wait a bit longer to sit down. That's the same when it comes to giving priority to women leaving abuse.***

*Transition house support worker*



The Community Housing Land Trust Foundation (CHLTF) is committed to addressing the issue of violence against women in intimate relationships. To make a donation or for more information about the Domestic Violence Relief Fund, please contact us at:

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The DVRF program thanks the Canadian Women's Foundation for their generous support.

# Domestic Violence Relief Fund

Welcoming women leaving abusive relationships into our co-op communities

***It was a huge relief when I got into my co-op. I just knew things were going to be okay.***



**Many women in our shelter are caught between a rock and a hard place once their time here is up. If they can't find affordable housing, many feel they have no option but to return to their abusive relationships.**

*Lisa, second stage house manager*



### **Opening doors for women leaving abusive relationships**

Statistics show that 1 in 4 women are the victim 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 growth. The Community Housing Land Trust Foundation (CHLTF) is passionate about empowering women who leave abusive relationships by helping with the share purchase cost.

Women leaving abusive relationships cannot afford to wait on a list. Co-ops can help by providing priority access into their co-op communities. To date, transition and second stage homes only meet women's short term housing needs. Women require long term housing solutions. Please consider meeting with your co-op members to discuss whether you would like to adapt a policy which provides women who leave abusive relationships with priority status in co-ops.

Once your co-op has developed a policy to welcome women into their housing co-ops, we recommend that you begin building relationships with transition and second stage housing staff so they can suggest suitable applicants. Co-ops can also contact BC Housing's priority placement for applicants as well. Subsidized units are in high need.

Use your co-op's own selection process to choose the best candidate for your co-op.

### **What is the Domestic Violence Relief Fund?**

The Domestic Violence Relief Fund (DVRF) program is administered by the Community Housing Land Trust Foundation. It assists 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. In the event that a woman leaves her co-op without repaying her share purchase loan, CHF BC will pardon the loan to the co-op.

### **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 years. After a one year grace period, the member makes small monthly repayments to the co-op who submits a cheque to the DVRF annually on the member's behalf. The current loan maximum is \$2000, and eligible applicants may apply to the Ministry of Employment and Income Assistance for an additional loan.

