

# DISABILITY TRUST



Welcoming people with disabilities into our co-op communities.

People with disabilities face many struggles which affect their quality of life. Affording housing should not be one of them.

The Community Housing Land Trust Foundation (CHLTF) is passionate about making sure people with disabilities have the choice to live in co-op housing. We want to make sure that people with disabilities can afford to pay for housing co-op share purchases.

A person with a disability can get stuck in the Catch-22 of disability benefits: they won't qualify for their benefits if they save money, but then they never have enough to pay for share purchases.

– A co-op member with a disability

## What is co-op housing?

A housing co-op looks like any other townhouse or apartment building. The difference is that people who live in co-ops jointly own them. Co-op communities are diverse and made up of people with different backgrounds, incomes, and special needs. These diverse and vibrant communities are the unique strength of the co-op housing movement.

## What is the Disability Trust?

The Disability Trust is administered by the CHLTF. The CHLTF recognized that the co-op housing sector was building wheelchair accessible units, only to find that people who needed them could not afford to pay the share purchase required for co-op membership.

Recognizing that even a small extra monthly cost can be a hardship for someone on a fixed income, the Trust helps by providing loans with no fee or interest to qualified beneficiaries.

## Who can apply?

In order to be eligible for a Disability Trust loan, applicants must meet three criteria:

- they must be accepted as a member of a British Columbia housing co-op
- have a permanent disability, and
- demonstrate financial need.

## How does the Disability Trust work?

1. A person with a disability 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 DT.

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 DT 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.

### How can our co-op help?

As a society, we need to support people with disabilities. We encourage co-ops to raise awareness about the program, so that qualified people can receive assistance.

When it comes to accessible, affordable housing, disabled people constitute a marginalized group. By enabling individuals that require it most, we build better communities.

– Amrit Dhadwal,  
BCCA Intern - Fund Coordinator

### Contact us!

If you would like to assist us in maintaining strong, supportive communities, consider making a donation to the Disability Trust.

Please mail your donation to:

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