'This is Violence' Priority Reforms

1. **Improve the definition of economic abuse within the legal definition of 'family violence' in the Family Violence Act 2018**. Clarify economic abuse as a distinct form of family violence, not a subset of psychological abuse, with a high-level, non-exhaustive list of economic abuse tactics. Include specific reference to abuse that occurs post-separation, and amend the definition of 'family relationship' within the Act to clarify that this may be a relationship with a spouse or partner OR a former spouse or partner.
2. **Establish a legal principle that victim-survivors are not to be held responsible for paying debt that is coerced or otherwise caused by family violence**, and that, when possible, responsibility for coerced debt is reassigned to the perpetrator. To give effect to this principle:
    a. **Create and implement plans specific to MSD, MOJ, IRD, Kainga Ora, the Chief Ombudsman, and the main government approved financial dispute resolution schemes to amend legislation, regulations, policy and processes as required.** Develop inhouse family violence subject matter experts responsible for all assessments and decisions relating to customers who experience family violence.
    b. **Amend the Credit Contracts and Consumer Finance Act 2003 (CCCFA) to address weaponisation of joint financial obligations.** Clarify that a joint borrower is not required to agree to changes to joint obligations if there is evidence these were caused by coercion or fraud or are being weaponised against the joint borrower. Creditors may take action to protect the victim-survivor's interests, and the legal requirement to inform a joint borrower about changes to obligations may be delayed to ensure safety for the victim-survivor.
3. **Establish non-recoverable, family violence flexible funding grants for victim-survivors of up to $5000,** similar to such grants in Australia. Family Violence Visa applicants should be eligible for these grants, and victims of family violence requesting MSD emergency grants should instead be proactively offered these flexible funding grants.

4. **Amend the Social Security Act 2018 to stop victim-survivors being prosecuted for benefit fraud if they claim the sole parent benefit while experiencing family violence from their intimate partner.**
5. **Prevent economic weaponisation of the family justice system against adult and child victim-survivors:**
   a. **Conflicting Child Support claims need to result in IRD prioritising the victim-survivor's claim**, unless credible third-party evidence contradicts it, with an escalation pathway using IRD SMEs (see 2a).
   b. **The Family Court needs to prioritise appropriate housing for children and take into account the economic impact of family violence** in decisions on property settlements and payment of accommodation costs for applicants/children when there is a Tenancy or Occupation Order ancillary to a Protection Order.
6. **Victim-survivors must be eligible for non-means-tested, non-recoverable legal aid to deal with any legal issue resulting from family violence**. Eligibility needs to extend to Family Violence Visa applicants.
7. **Give family violence victim-survivors the 'right to repair' credit reports** when these are damaged by family violence, either by the credit provider requesting the correction OR by the credit report agency directly, with flexibility to do this in the way most helpful for victims. Credit providers should have a positive obligation to proactively inform victims of their right to repair their credit history.
8. **Requirements for victim-survivors to provide evidence of family violence for any of these reforms should align with the Residential Tenancies Act s56B(8) on qualifying evidence of family violence** for an early withdrawal of tenancy, as detailed on www.tenancy.govt.nz.
9. **Research on effectiveness of these changes for victim-survivors to be resourced and conducted by independent family violence specialist researchers**, vetted by family violence and economic abuse experts including Good Shepherd and Women's Refuge.