



Dynamic Partnerships - JF&CS and Hebrew Free Loan (HFL) Programs

- **Minneapolis, Minnesota**
- **MetroWest, New Jersey**
- **Charleston, South Carolina**
- **Metropolitan Detroit, Michigan**
- **PARTNERSHIPS TO HELP CLIENTS – Case Studies**





Judy Halper - CEO

- Historic HFL program was re-launched in 2002
- **Loan funding:** 2 original donors, additional \$ raised, repayments recycle the resource
- **Staffing:** Info Resource Center “Front Door” staff for evaluation, documents, cosigner info
- **Operations:** part of JFCS/ Jewish Fed. allocation (overhead) + partnership w JFS of St. Paul
- **Loans:** 25 outstanding from \$1K - \$7,500; AVG = \$5K
- Cars, tools, education/ training, debt, IVF, rent/ mortgage
- **Solid cosigners** (and a collection system) are critical
- Per Judy -> **Benefits** of an HFL program / resource?



Jewish Family Service of MetroWest New Jersey

Diane K. Squadron - CEO

- Hebrew Benevolent Society predated JFS (1800s)
- 1990 restart: Jewish Community F'dn holds **HFL loan \$**
- **Operations:** JFS houses HFL—salary/ overhead paid by HFL
- **Staffing:** .57 FTE Master's case mgr, supervised by JFS CEO
- **Loans:** 2017 -> **35** for **\$122,735**; Avg = \$3,500; increased service area
- Medical, dental, debt, home repair, moving, IVF/adoption, small business
- **Lay Board:** Loan review, outreach, legal issues, partnerships
- **Marketing amp-up;** 90+% repayment; collections (endorsers)
- Per Diane-> **Benefits** of an HFL program / resources?



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JEWISH
Free Loans

A PROGRAM OF
THE CHARLESTON
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Sara Sharnoff Chesley – Director

- 2017, JFL began: targeted \$50K gift from a Jewish Fed. family
- **Operations:** Part of JFS budget w CEO staffing it
- Adoption/ IVF, medical, life cycle, cars, camp, home repair
- **Lay leaders engaged** on committee to review loans
- **Marketing/ Outreach:** digital newsletter, brochure, committee
- **1st loan** (April 😊!) provided appliance and car repairs
- **IAJFL** : How Charleston was helped before launching
- Per Sara -> **Benefits** of a JFL program/ resources?



Perry Ohren – CEO of JFS of Metro Detroit

- HFL Detroit: **Since 1895** -> 501(c)(3) for Jews across Michigan
- **¼ Operations:** Jewish Fed allocation; **Loan \$:** F'dns / fundraising
- 1,466 clients; \$12.4M loans outstanding; **98.5% repayment**
- Medical/ dental, crises, funerals, legal help, cars, home repairs, adoption/ IVF, debt consolidation, Jewish organizations, college, small business.
- **Full-time JFS pro at HFL:** enhances client-resource connection and HFL Board members' interviewing of loan applicants; 1 of 6 FTEs
- Norm Keane (z"l) – **Keane Community Crisis Fund** -> JFS/ HFL
- JFS partnership w HFL provides **loans to non-Jewish JFS professionals**
- Per Perry -> **Benefits** of an HFL program and JFS partnership?



CASE STUDIES:

- Please make groups of 5-7 people next to you
- Read the client's situation on the handout, and discuss what services may be needed from your agency to help (7 mins)
- Appoint a spokesperson who will share key points as we go from group to group
- These are actual clients---we will hear from the JFS CEO where services were provided



David Contorer – president

- **45 IAJFL programs** in North America, Israel, Australia
- **\$145 million** in loan assets collectively managed
- Many HFLs partner with or are run by their **Jewish Family Services** agency
- **IAJFL** sets up **mentors** to help new HFLs and to **grow** existing programs
- **Best practices** shared -> fundraising, marketing, agency/ synagogue partnerships, documents, technology, client supports
- Let's discuss how **IAJFL** can start/ enhance an interest-free loan program in your Jewish community! ☺ See our **IAJFL** table...