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

International Association of Jewish Free Loans
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?
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?
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…