



SPRING 2023 UPDATE



Dear JFL Friends,

The weather is changing, and we are very grateful to be able to look out the windows of our new offices at Ina Levine Jewish Community Campus (ILJCC) to see the sky, trees, and all the visitors to the facility. We are excited for our next chapter at the ILJCC and proud to share with you some highlights of our current fiscal year...so far!

Since June 1, we have distributed more than \$675,000 in interest-free loans. This represents a 16% increase when compared to the same timeframe last year.



As you will read in this newsletter, we are seeing a rise in the need for financial assistance to help ensure safe housing, as well as more and more requests for assistance in paying off interest-bearing debt. It is because of you that we are able to assist our clients as quickly and comprehensively as possible. It is because of you that we are here as a vital financial resource and have been for more than seven decades. And it is because of you that we

are dedicated to continuing the important and impactful work of interest-free lending in supporting the financial health of our community.

Thank you for supporting the work of JFL. Please stop by and see us the next time you're at the ILJCC!

David Senkfor, *President*

Ellen Friedman Sacks, *Executive Director*

LEADERSHIP & STAFF 2022-2023

OFFICERS

- President:* David Senkfor
- Executive Vice President:* Laura Drachler
- Vice President:* Rebecca Hoffman Azulay
- Treasurer:* Carole Zeichick
- Assistant Treasurer:* Peter Caspari
- Secretary:* Joel Superfon
- Past President:* Ora Zutler

STAFF

- Ellen Friedman Sacks, *Executive Director*
- Fredi Brown, *Services Coordinator*
- Caroline Carriere, *Office Manager*
- Leia Linn, *Marketing & Outreach Associate*
- Rhonda Keene, *Accounting Manager*

BOARD MEMBERS

- | | | | |
|------------------|-----------------|----------------|-----------------|
| Madelaine Berg | Debra Friednash | Joan Lipson | Daniel W. Tenn |
| Diana Buchbinder | Richard Kleiner | Greg Rosenthal | Louise Zirretta |
| Debby Finkel | Ian Kornbluth | Jeff Stanlis | |



For more information about JFL and supporting interest-free lending, use the QR code or visit www.jewishfreeloan.org

NEW LOCATION, NEW LOOK, AND THE NEXT CHAPTER



After 17 years at the Central Avenue office, JFL is reflecting on all we have accomplished as we settle into our new location at the Ina Levine Jewish Community Campus. During those years in our former home, we grew our staff to five full-time employees, became the IAJFL headquarters, and saw more than a 500% increase in interest-free loan distribution. The Central Avenue office will always hold a special place in both our history and our hearts. We are thrilled to be here on the campus with our updated logo as we begin the next chapter.



WHAT WE'VE BEEN UP TO



LATKES & LOANS — DECEMBER 2022

JFL hosted a major donor event in celebration of interest-free lending. Guests enjoyed a photo booth, ate latkes, and learned about JFL's growing impact. Stay tuned for announcements about Latkes & Loans 2023.

JFL CONTINUES PARTICIPATION IN LIFE & LEGACY PROGRAM — JANUARY 2023

JFL signed on for the next stage of the Life & Legacy initiative, a program of the Center for Jewish Philanthropy in partnership with the Harold Grinspoon Foundation. For more information about the Legacy Society, Founders Society, and supporting JFL, please visit: www.jewishfreeloan.org/giving-societies.



UNITY PLEDGE SIGNING — FEBRUARY 2023

JFL President, David Senkfor, signed ONE Community's UNITY Pledge on behalf of JFL to support diversity, inclusion, and equality in the workplace regardless of sexual orientation and identity. JFL Executive Director, Ellen Friedman Sacks, and JFL Executive Vice President, Laura Drachler, were also in attendance at the ceremony that was spearheaded by the Center for Jewish Philanthropy.

SHABBAT MISHPATIM — FEBRUARY 2023

JFL celebrated Shabbat Mishpatim by creating and distributing a Mishpatim Moments calendar filled with activities designed to educate about JFL's mission. Activities included learning Hebrew and Yiddish philanthropy words, engaging with JFL on social media, and having a conversation about why it is a mitzvah to lend without interest. Staff and board members also visited local congregations to speak about the work of JFL. To experience Mishpatim Moments 2023, please visit:

jewishfreeloan.org/mishpatim2023.

EVICITION PREVENTION PROGRAM EMERGES

This past June, JFL launched the Eviction Prevention Program, which enables interest-free loans to be distributed to prevent Jewish individuals and families from being evicted. Through JFL's Eviction Prevention Program, applicants may be eligible for an interest-free loan of up to \$5,000 to help avoid displacement. Fredi Brown, Services Coordinator, explains, "Evictions are becoming more prevalent now because of the lack of stimulus and Covid relief programs. People are out of money and the cost of everything is going up." Fredi, who works closely with JFL borrowers, shares that many eviction prevention loan recipients reported their rent or mortgage exponentially increasing with very little advanced warning. "The people that I speak to are at their wits end. They are in real trouble. They are panicked and when we can help, it is very rewarding," Fredi adds.

This program was created as a response to the housing crisis that emerged last year. Building upon the Community Wide Disaster Relief Program, which was created in November 2019 and implemented as a response to the COVID-19 pandemic, the Eviction Prevention Program is designed to assist recipients more quickly than the traditional loan process. JFL board member, Carole Zeichick, has been involved in interviews with eviction prevention loan recipients. "It doesn't matter who you are or where you come from, when you are almost evicted it is destructive, soul destroying, and life changing," Carole shares.

The first eviction prevention loan was distributed in August 2022. "It is important to offer eviction prevention loans because there are people who need it," Carole mentions regarding the program. JFL has distributed \$42,670 in interest-free financial resources through the Eviction Prevention Program impacting 11 households, the most recent being in March 2023. Fredi notes, "Our Jewish values encourage us to take care of each other, and that is a wonderful thing."

**EMERGENCY NEED
LOAN DISTRIBUTION
SINCE MARCH 1, 2020**

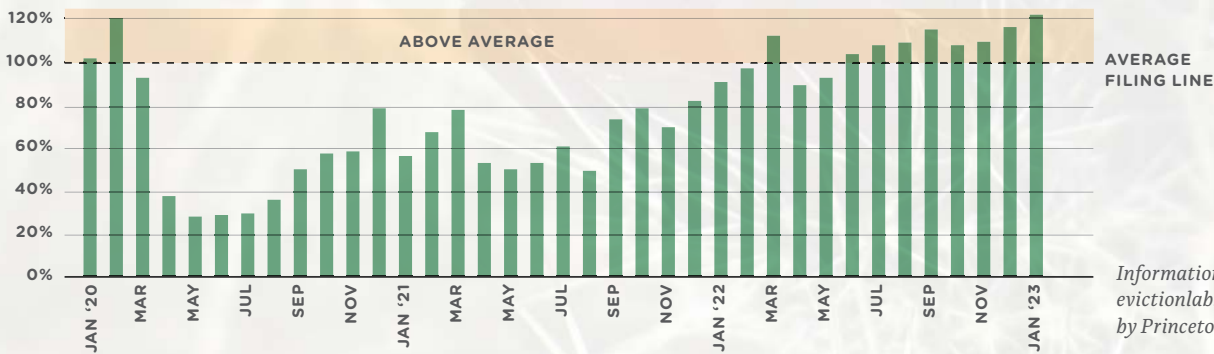
**EVICITION PREVENTION
\$42,670**

**EMERGENCY SITUATIONS
\$62,511**

**BURIAL
\$77,356**

**COVID RELIEF
\$204,037**

MONTHLY EVICITION FILINGS RELATIVE TO AVERAGE



Information from evictionlab.org created by Princeton University

IN THE WORDS OF A BORROWER

For many of our clients, life can change in the blink of an eye, causing them to face unfamiliar distress. Oftentimes, there are multiple challenges that lead borrowers to come to JFL for financial assistance.

“From the moment we called JFL explaining the situation they had everything done the next day and we received checks the following day. Everybody was awesome. It was a huge, huge, blessing at the time!”

— PHIL, JFL EVICTION LOAN BORROWER





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SCOTTSDALE, AZ 85254

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PHOENIX, AZ
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- 🌐 *Website:* www.jewishfreeloan.org
- ☎ *Phone:* (602) 230-7983

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EIN# 86-6052446



JFL'S GRATITUDE GATHERING

SUNDAY, MAY 21, 2023 @ 3PM

Jewish Free Loan invites you to join us at Pardes Jewish Day School for our Annual Meeting and special program.

- Annual organizational update
- Installation of the 2023/2024 Board of Directors
- Presentation of the 2023 President's Award
- Reception to follow



To register for the event go to
jewishfreeloan.org/gratitude23

Tickets are \$36 per person and dietary laws will be observed.

SUPPORTING JFL



Visit our website to learn more and make a secure online contribution:
www.jewishfreeloan.org

- ☎ Make a contribution via phone:
(602) 230-7983
- ✉ Mail a check (*address listed above*)
- 👤 To inquire about donating stock, joining the legacy society or other ways to support JFL, please contact Ellen Friedman Sacks, Executive Director:
ellen@jewishfreeloan.org

CHARITABLE TAX CREDIT

JFL is a Qualified Charitable Organization of the Arizona Charitable Tax Credit (QCO Code: 20362). The deadline for taking advantage of the Charitable Tax Credit is Tax Day or when you file your taxes, whichever comes first.