

# Washington Jewish Week

## Abuse victims receive easier access to loans

MARCH 23, 2016 BY [JOSH MARKS](#) — [LEAVE A COMMENT](#)

Domestic and dating abuse victims have a simpler way than before to get a loan to pay for expenses arising from their abuse.

The [Jewish Coalition Against Domestic Abuse](#) (JCADA) and [Hebrew Free Loan Association of Greater Washington](#) have established a partnership that allows JCADA clients to access Hebrew Free Loan Association funds.

According to Spencer Cantrell, legal access coordinator at JCADA, clients can use loans for expenses including placing a deposit on an apartment to leave an abusive situation, helping to pay an attorney's retainer, filing for divorce, seeking a protective order and helping with medical fees that arise out of domestic abuse.

JCADA Executive Director Elissa Schwartz said the partnership began after JCADA received a \$50,000 grant from the Norman R. Rales and Ruth Rales Foundation to directly help JCADA's clients, in addition to supporting the agency's clinical work. To distribute the loans, it turned to the Hebrew Free Loan Association.

The Hebrew Free Loan Association of Greater Washington has been offering interest-free loans since 1909.

JCADA is using the Ruth Rales Emergency Assistance Fund as a collateral account to co-sign loans for JCADA clients through the Hebrew Free Loan Association, Schwartz said.

"If we can be the guarantor on the loan, then our clients wouldn't have to have three people co-sign the loan for them; they would be able to have access to this loan in an easier way," she said.

Schwartz said JCADA has already issued its first loan through the partnership. She said the process is confidential, and that the only two people in the Hebrew Free Loan Association who will know the identities of the clients receiving assistance are the executive director and the treasurer.

Rabbi Deborah Reichmann, executive director of the Hebrew Free Loan Association of Greater Washington, said, "It's a very good fit for us to do the financial part of these transactions so they can focus on the resources that they give to families and women."

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