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DHFLA Creates Loan Program for Domestic Abuse Survivors



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The Dallas Hebrew Free Loan Association has launched a new loan program for survivors of domestic abuse to help them with attorneys' fees and other costs associated with leaving their abusive relationship.

By Debra Rubin

It took several years for the 30-something woman to recognize her husband has a narcissistic personality that led to emotional abuse of both her and her young child. "I began to realize how deeply the abuse was affecting me and, even more heartbreakingly, how it was impacting my child," the mother of a child under 10 said in a text message. "Deciding to leave wasn't easy — it was the hardest decision I've ever made," she said.

Her July application for a Dallas Hebrew Free Loan Association loan to help her with legal fees spurred the association to create a new loan program dedicated to survivors of domestic abuse. DHFLA, in a unanimous vote last week, approved

the dedicated funding stream, allowing survivors of abuse to apply for up to \$10,000 (no interest, no fees) with a 60-month payback period, one of the association's longer payback programs.

The woman was the second of two survivors to contact the association in the past two-and-a-half years. She's not originally from the Dallas community nor did she have family that could assist her, said Jane Larkin, the association's executive director, adding that the woman's story "touched my heart."

The next month, Larkin learned about a new program in Philadelphia: The Hebrew Free Loan Society of Greater Philadelphia joined with Dinah, a nonprofit that offers legal services to women in domestic abuse situations, to create Shalom Bayit, a fund to assist women leaving domestic violence situations and needing financial support. She shared the information with Alan Tolmas, DHFLA's president; Mike Radoff, immediate past president; and Eric Feldman, loan committee chair.

A seed was planted for a similar local loan program.

From Ariela Goldstein, Jewish Family Service of Greater Dallas senior director of clinical services. Larkin learned that "25-30 women in the Jewish community that we know of are trying to leave a domestic situation a year." Larkin emphasizes "that we know of." "Over 61 million women and 53 million men have experienced psychological aggression by an intimate partner in their lifetime," according to the Center for Disease Control and Prevention's National Intimate Partner and Sexual Violence Survey.

Abuse is more likely to be psychological than physical — and more likely against women than men, said Goldstein. "It's an emotional, psychological, physical prison," she said. "When a woman has enough courage to make an exit ... that woman needs every financial support possible."

But JFS and other local nonprofits are limited in their services, unable to offer such things as assistance with rent for transitional housing, car payments and attorney fees, said Larkin. A stable place to live and a car "are really important for a survivor to establish, especially if a parent is going for custody," she said. "What Dallas Free Loan is exceptionally good at when there's a need in the community, a hole not being filled, is how can we step in and help."

Larkin also consulted with Haynes Boone pro bono counsel Rachel Elkin, the former director of legal services at Genesis Women's Shelter & Support, who "did a brain dump on me on things we should consider" to validate the applicant's need," Larkin said.

A "strict screening mechanism" is important, Elkin said, saying "abusers use litigation to continue attempts to have control over the survivor," sometimes claiming "the survivor is faking the claim to get services." The documentation that DHFLA collects from the survivor could end up in court under discovery law, said Elkin.

In December, the proposal was ready for the loan committee; it next went to the full executive committee and board for the January vote. The loan is available to individuals who establish that they are receiving services from an accredited agency that provides services for domestic abuse survivors or are working with an attorney on a divorce. Unlike most DHFLA loan programs, which require a 650 credit score and two guarantors, the new one requires a 600 score and the applicant to have only one guarantor. "A lot of women may not have a lot of credit or good credit," said Tolmas.

An "angel," the term DHFLA uses for individuals who have volunteered to be anonymous guarantors, can be the second guarantor.

"It's really touched an emotional button for so many of our board members. Domestic abuse is not something that we talk about, and if we did, we would find out that many people know" someone who experienced abuse, Larkin said. For her, it was a family member who was able to get financial assistance from another relative. It "would have been so meaningful" to that person "to have access to assistance like this from within the Jewish community," Larkin said. "When your self-esteem is already being impacted and you feel at a low point, how hard is it to go to a family member and ask for money? It would have allowed this member of my family to have a little sense of dignity as they navigated the situation."

Board members already have pledged \$10,000 toward the association's goal of reaching \$25,000 to fund a restricted loan stream.

"Other organizations in other cities have started something similar and we thought it was time for us to make something happen. It's nice that it's coinciding with our 90th anniversary," said Feldman.