

Hebrew Free Loan Of New Jersey Inc

Executive Director / CEO

EIN 521931966
 NJ · NTEE Z99Z
 FY ending 2023-06-30
 June 9, 2026

This analysis benchmarks the total compensation of **Howard J Rabner, Executive Director / CEO** (\$34,638) against **every comparable organization** that fit the selection criteria — **49** in total — drawn systematically from IRS Form 990 filings, not a hand-picked subset.

Compensation sits at approximately the **57th** percentile of comparable organizations within the typical range

Benchmarked executive: Howard J Rabner — reported title “Assistant Treasurer”, selected as the organization's **highest-paid individual** — no exact title match, so confirm this is a comparable role.

How comparable organizations were selected

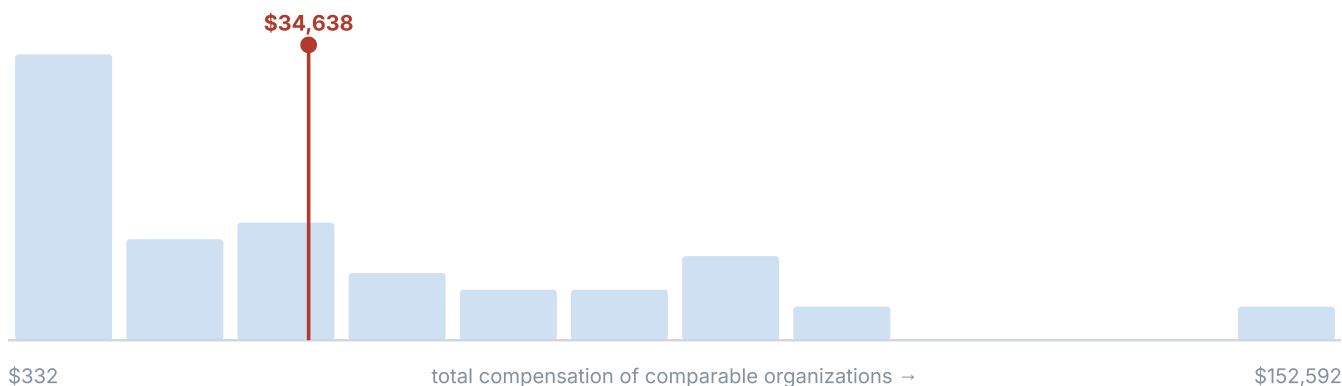
SECTOR Organizations sharing the subject's NTEE classification (Z99Z).

BUDGET Total revenue between \$59,946 and \$134,208 — 0.67x to 1.50x the subject's \$89,472 (the band tightens as size grows).

GEOGRAPHY Same NTEE sector (Z99), nationwide + budget 0.67–1.5x revenue.

49 organizations qualified on sector, size, and geography → **49** within the band form the benchmarked peer set.

Distribution of comparable compensation



\$3,917	\$10,138	\$27,246	\$62,599	\$85,009	\$34,638
---------	----------	----------	----------	----------	----------



● Comparable organizations

Each figure is Form 990 Part VII columns D + F (reportable pay plus other compensation and benefits; column F may include amounts from related organizations), normalized to NJ cost of living (BEA RPP, 2023) and to its filing year (CPI-U); the reported amount is on each linked 990.

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
Astoria Senior Center	OR	\$89,820	Executive Director	\$52,354	\$52,892	2024
Donnie Moore Ministries Inc	CA	\$90,842	President	\$15,000	\$14,507	2023
Dauphin Island Foundation	AL	\$91,410	Assistant Sec.&treas.	\$14,560	\$16,671	2025
Unfettered Mind	CA	\$87,014	Executive Director	\$41,161	\$38,666	2024
Whit Davis Memorial Center Inc	AR	\$92,958	Executive Director	\$21,642	\$27,246	2023
Seagoville Senior Citizens Home Inc	TX	\$93,632	Secretary	\$29,238	\$31,817	2024
Liberty Place Inc	KS	\$95,020	Exec Directo	\$5,992	\$7,042	2024
Boardwalk Estates Inc	KS	\$95,991	Exec Directo	\$5,992	\$7,042	2024
Mennonite Bethesda Society Endowment Foundation Inc	KS	\$82,800	Ceo/treas/sec	\$11,483	\$13,496	2024
Eastern Morrison County 4 Wheeler Club Inc	MN	\$82,610	Pres.	\$500	\$538	2024
The Griefcare Place Inc	OH	\$97,816	Executive Di	\$4,248	\$4,895	2024
Hospitality Maine Education	ME	\$79,145	Secretary	\$18,774	\$20,451	2024
Burbank Philharmonic Orchestra	CA	\$77,408	Conductor & Music Director	\$11,050	\$10,380	2024
Pathfinder Plaza Inc	AR	\$76,877	Executive Director	\$21,642	\$27,246	2023
Politics & Society Inc	NC	\$76,484	Secretary	\$36,621	\$40,103	2025
The Tracking Project Inc	NM	\$102,612	President	\$53,500	\$62,599	2024
Jason Motte Foundation Inc	AZ	\$75,988	Secretary	\$35,000	\$36,619	2024

ORGANIZATION	STATE	REVENUE	MATCHED TITLE	COMP (REPORTED)	COMP (ADJUSTED)	FY
Elk City High School Alumni Foundation	OK	\$75,574	Trustee/ Treas	\$6,650	\$7,966	2024
Sjfb Foundation For Agricultural	CA	\$104,648	Executive Director	\$10,482	\$10,138	2023
The Swedish Finn Historical Society	WA	\$73,835	Executive Director	\$102,041	\$99,387	2024
National Executive Institute Associates	VA	\$71,011	Treasurer	\$2,000	\$2,163	2023
1010 Development Corporation	CA	\$107,993	President & Ceo	\$150,000	\$140,909	2024
Machzikei Torah Usa Inc	NY	\$70,717	President	\$4,264	\$4,192	2024
Baykids	CA	\$70,100	Executive Direc	\$66,625	\$64,436	2023
Columbia Arms Inc	NJ	\$109,494	Chairman	\$66,600	\$64,689	2024

Comp (reported) is the figure on each organization's Form 990 (columns D + F); **Comp (adjusted)** normalizes it to NJ cost of living and 2023 dollars. Click any organization to verify the figure on ProPublica.

● Methodology

Comparable organizations were drawn from electronically filed IRS Form 990 returns and matched on sector (NTEE code), budget (a size-adaptive revenue band that tightens as the organization grows), and geography (same-state first, broadening only when too few peers qualify); every organization within the band forms the peer set. To compare fairly across regions and years, peer compensation is normalized to NJ cost of living (BEA Regional Price Parities, 2023) and to the subject's filing year (CPI-U). The figure benchmarked is Form 990 Part VII, Section A, columns D + F — reportable pay plus other compensation, benefits, and deferred amounts (column F may include amounts from related organizations) — with the chief executive matched by role. Related-organization amounts (column E) and institutional trustees are excluded. Full methodology: peerbasis.org/methodology.

● Sample, role match & sensitivity

PEER COUNT	49 organizations. Compensation range \$332–\$152,592; filing years 2022–2025.
SIZE BASIS	Matched on total revenue (\$89,472); for reference, expenses \$58,796 and assets \$1,444,729.
ROLE MATCH	Howard J Rabner, reported title <i>"Assistant Treasurer"</i> , benchmarked as Executive Director / CEO. Selected as the organization's highest-paid individual without an exact title match — the board should confirm this is a comparable role.
RELATED-ORG PAY	14 peers report related-organization compensation (column E), which the D + F benchmark does not fully capture; review where material.

OUTLIERS 1 peer fall outside 1.5× the interquartile range — consider whether any reflect one-time payments (severance, deferred-comp payouts).

Sensitivity — the subject's percentile under alternative compensation definitions:

BASIS	SUBJECT PERCENTILE
Total compensation (D + F), cost-of-living + inflation adjusted — the PeerBasis default	57 th
Total compensation (D + F), as reported (no adjustments)	57 th
Reportable pay only (column D), adjusted	0 th
All sources (D + E + F), adjusted	96 th

If the percentile moves materially across these definitions, the result is sensitive to methodology choices, and the board should weigh which basis best fits its facts.

● **Rebuttable presumption of reasonableness · 26 CFR 53.4958-6**

Compensation paid by a tax-exempt organization is presumed reasonable — shifting the burden to the IRS — when three requirements are met. This report supplies the comparability data for the second. The board should record the following in its minutes *concurrently* with its decision:

Draft board minutes – executive compensation

1. The compensation of the Executive Director / CEO (Howard J Rabner) was approved in advance by [the Board / Compensation Committee], composed of members with no conflict of interest with respect to the arrangement.
2. Prior to its determination, the authorized body obtained and relied upon appropriate comparability data, namely the PeerBasis Compensation Comparability Determination dated June 9, 2026, comparing compensation against 49 similarly situated organizations (Same NTEE sector (Z99), nationwide + budget 0.67–1.5× revenue).
3. The authorized body determined that total compensation of \$34,638 is reasonable (approximately the 57th percentile of comparable organizations) and documented the basis for this determination concurrently, on [date], by a vote of [__ for / __ against].

Sources: IRS Form 990 e-file data (apps.irs.gov); IRS Business Master File (NTEE classification). Every figure traces to an original public filing — click any organization above to verify it on ProPublica. PeerBasis is a service of Prismind Analytics; its [methodology is published](#), was commissioned for independent adversarial review, and discloses its own limitations. This report is comparability data to support a board's good-faith determination under IRC 4958; it is not legal or tax advice. Generated by PeerBasis on June 9, 2026.