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Jewish Federation of Metropolitan Chicago

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January 28, 2004

Special Master Judah Gribetz
Holocaust Victim Assets Litigation
P.O. Box 8300
San Francisco, CA 94128-8300

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FEB 02 2004

LEGAL SERVICES

Dear Special Master Gribetz:

On behalf of Chicago's Holocaust Community Service program, a joint initiative of the Jewish Federation of Metropolitan Chicago, Jewish Family and Community Service, and Council for Jewish Elderly, attached please find a proposal which outlines the humanitarian assistance needs of Jewish survivors in Chicago and presents a 7.5 year service delivery plan to address those needs. Letters of support from all the Chicago area Holocaust survivor organizations are attached. This proposal is also part of an umbrella request being submitted by the United Jewish Communities to the Swiss Bank Settlement Fund on behalf of several North American communities.

We are requesting a total of \$1,715,665 to provide additional humanitarian assistance over the next 7.5 years.

It is important to us that you know that we, as a community, fully understand and appreciate the global needs of Nazi victims. Through the Chicago Jewish Federation's Sister City relationship with Kiev, as well as our major financial support of JDC's humanitarian efforts across the globe, we have seen firsthand the extreme poverty among elderly Jews in the former Soviet Union and other parts of the world. Teams of lay and professional leaders from Chicago visit the FSU several times each year. We are also acutely aware of the fact that the needs of many survivors in Israel have been exacerbated by recent government cuts in the budget for social services and health care. We are supportive of all efforts to alleviate suffering and meet basic human needs among these populations.

At the same time, as documented in the attached proposal, the unmet needs among a segment of Chicago-area survivors are serious and will only increase as the population grows older. The public safety net brings subsidized services to many of Chicago's poorest survivors, but significant numbers fall through the

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Executive Committee

ATTACHMENT C

January 28, 2004

Special Master Judah Gribetz
Holocaust Victim Assets Litigation
P.O. Box 8300
San Francisco, CA 94128-8300

Dear Special Master Gribetz:

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At the same time, as documented in the attached proposal, the unmet needs among a segment of Chicago-area survivors are serious and will only increase as the population grows older. The public safety net brings subsidized services to many of Chicago's poorest survivors, but significant numbers fall through the

cracks because they are ineligible and because services for the elderly in Illinois are inadequately funded. Many survivors in the Chicago area need our support in order to stay alive. With additional resources, Chicago's Holocaust Community Services program is well positioned to expand service delivery to address service gaps and ensure that frail survivors in need have access to appropriate care.

If there are any questions or if additional information is required, please contact Joel Carp, Senior Vice President at (312) 444-2807 or JoelCarp@juf.org.

Sincerely,

STEVEN B. NASATIR
President

cc: Mally Rutkoff
Joel M. Carp
Lorraine Blass

**CHICAGO'S HOLOCAUST COMMUNITY SERVICES PROGRAM:
A PLAN TO EXPAND SERVICE DELIVERY, 2004 - 2011
SUBMITTED TO
THE SWISS BANK SETTLEMENT FUND**

JANUARY 28, 2004

BACKGROUND

Holocaust Community Services (HCS) was created four years ago to serve the Holocaust survivor community in the greater Chicago area. HCS is a collaborative effort of the Jewish Federation of Metropolitan Chicago, Jewish Family and Community Service (JFCS), HIAS Chicago, and Council for Jewish Elderly (CJE). Funded by the Claims Conference and the Harry and Jeanette Weinberg Foundation, and supplemented by agency and Federation support, HCS provides a range of in-home services, counseling, care management, emergency financial assistance, and group support services to survivors, as well as education and training for professionals and paraprofessionals who work with survivors in the larger community. In its early stages of development, HCS formed a Community Advisory Council comprised of the leadership of all local survivor community organizations, including child survivors and children of survivors. Their support of the program has been critical to its overall success.

Since its inception in April of 1999, HCS has served 797 unduplicated Holocaust survivors. In the past 14 months alone, 20 survivors have received 3,453 days of adult day services, 60 survivors have received 34,916 hours of personal care, 85 survivors have received 13,313 rides (transportation), 73 survivors have received 58,152 kosher home-delivered meals, 631 survivors have received 12,061 hours of counseling/care management, and 71 survivors have received \$98,188 in emergency financial assistance. The amount of subsidy dollars and the amount of service subsidized varies from survivor to survivor depending on each individual's needs and resources. Some require only minimal assistance, or for only short periods of time. However, as detailed below, 20% of those we serve are very high-risk individuals receiving a substantial amount of ongoing assistance and literally being sustained by HCS. This program keeps them out of long-term care institutions. This program keeps them alive.

As this proposal documents, the unmet needs among Chicago-area survivors are significant and will only increase as the population grows older. Survivors in our community are more economically and socially vulnerable and report poorer health than elderly non-survivors. While Chicago has been fortunate to receive several generous grants supporting services to the survivors, the allocation to our community appears to be disproportionately low given the size of the population. In addition, a major foundation grant that has been funding HCS for six years will end in 2006, just as our 80+ population grows from the current 1 in 10 survivors to 1 in 3 survivors. The public safety net brings subsidized services to many of Chicago's poorest survivors, but as illustrated below, significant numbers fall through the cracks. With additional resources, HCS is well positioned to expand service delivery to address service gaps and ensure that frail survivors in need have access to appropriate care.

NEEDS OF SURVIVOR COMMUNITY

Numbers

The 2000-2001 Metropolitan Chicago Jewish Population Study (MCJPS) found 6,000 Holocaust survivors living in the Chicago area. In the MCJPS survey, the following question was used to identify Nazi victims, "Thinking back to the Second World War, do you consider yourself to be a Holocaust survivor or refugee from Nazism in Europe?" This question was asked only of respondents who reported earlier in the interview that they were born before 1947 and were born outside of the United States.

This finding of 6,000 Chicago-area survivors is consistent with national studies that calculated the number of survivors living in the United States in 2000 to be between 122,000 and 146,000.¹ Utilizing the Meed Registry's estimate of 5% living in Illinois, this translates to between 6,500 and 7,300 survivors in the *state*, the majority of whom are concentrated in the Chicago Metropolitan area. Two newly released studies estimated the number of survivors in the U.S. in 2003 to be 110,000 (Ukeles, 2003) and 174,000 (Della Pergola, 2003), which translates to between 5,500 survivors and 8,600 survivors in Illinois.

There will be a sizable survivor community in the Chicago area for at least another 20 years. Applying the actuarial assumptions laid out in the Claims Conference's *A Plan for Allocating Successor Organization Resources*, there will be more than 4,000 survivors in Chicago five years from now, and close to 3,000 survivors 10 years from now, half of whom will still be in their 70's. In the year 2015, we project 2,450 survivors in the Chicago area, of whom 72.5% will be age 80 or older (See Table A on following page).

Age

It is widely known that most "young-old" – or individuals in their 60's and early 70's – tend to be self-sufficient while the "old-old" need increasing amounts of support to continue living independently in the community. As noted in the 2000 Claims Conference report, "Those over 80 or 85 are likely to have more substantial needs, and may have difficulty securing the quality, quantity, and access to services that they need when they need them, particularly when a health crisis is often a trigger for service need."

Chicago's survivor community is young compared to survivors in other parts of the world. In 2003, almost half of Chicago survivors are only in their late 50's or 60's, and only 5% are 85+, according to the MCJPS. By 2007, one in five will be 85+ and by 2011, 30% (or a projected 902 individuals compared to 284 in 2003) will be 85+ (See Table A). This means that Chicago can expect a dramatic increase in demand for service over the next decade.

This presents a real concern, as there is already a strain on current resources as we address the existing needs of our young-old population. In FY02, due to an unexpected surge in emergency cases, close to \$550,000 was used to subsidize in-home services to survivors, when only

¹ A Plan for Allocating Successor Organization Resources, 2000.
National Jewish Population Survey, 2000-01.

\$186,500 had originally been budgeted for in-home services. The deficit that year was covered through a supplemental emergency allocation from the Jewish Federation and reductions in other HCS program components. At that point, the Steering Committee and Community Advisory Council also reluctantly agreed to service cutbacks and caps.

Table A: Projected Survivor Population in the Chicago Area, 2000-2015: Age and Size²

AGE	2000		2001		2002		2003		2004		2005		2006		2007	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
55-59	516	8.6	385	6.7	44	0.8	42	0.8	0		0		0		0	
60-64	1140	19	1201	20.9	1473	26.8	1184	22.5	433	8.6	409	8.6	301	6.7	34	0.8
65-69	2184	36.4	2091	36.4	1336	24.3	1331	25.3	2014	40	904	19	935	20.8	1134	26.7
70-74	630	10.5	333	5.8	940	17.1	942	17.9	815	16.2	1732	36.4	1636	36.4	1032	24.3
75-79	918	15.3	1000	17.4	660	12	673	12.8	730	14.5	499	10.5	261	5.8	726	17.1
80-84	516	8.6	644	11.2	847	15.4	810	15.4	775	15.4	728	15.3	782	17.4	510	12
85+	102	1.7	98	1.7	203	3.7	284	5.4	272	5.4	490	10.3	579	12.9	811	19.1
Total	6006		5752		5503		5266		5039		4762		4494		4247	

AGE	2008		2009		2010		2011		2012		2013		2014		2015	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
56-59	0		0		0		0		0		0		0		0	
60-64	32	0.8	0		0		0		0		0		0		0	
65-69	899	22.4	322	8.5	300	8.5	220	6.7	24	0.8	23	0.8	0		0	
70-74	1015	25.3	1516	40	670	19	682	20.8	814	26.7	635	22.4	224	8.5	208	8.5
75-79	718	17.9	614	16.2	1283	36.4	1193	36.4	741	24.3	717	25.3	1055	40	466	19
80-84	514	12.8	550	14.5	370	10.5	190	5.8	521	17.1	507	17.9	427	16.2	892	36.4
85+	834	20.8	788	20.8	902	25.6	993	30.3	948	31.1	953	33.6	930	35.3	884	36.1
Total	4012		3790		3525		3278		3048		2835		2636		2450	

Health

According to the MCJPS, 55% of survivors in Chicago report health as fair/poor compared with 22% of the total population:

How would you say your health in general is?		
	Survivors	Total 55+ Population
Excellent	5%	22%
Very Good	16%	27%

² Source: 2000-2001 Metropolitan Chicago Jewish Population Study, applying actuarial assumptions from *A Plan for Allocating Successor Organization Resources* (2000).

Good	24%	27%
Fair	52%	17%
Poor	3%	5%

Approximately 18% of the survivor population report having a physical, mental or health disability or condition which has lasted six months and which limits employment, education or daily activities.

Of the 55 – 60 individuals each month who currently receive subsidized in-home and day care services through HCS, approximately 20% are very high risk individuals³ who are literally being sustained by this program, at a cost of as much as \$2,200/month per individual. They are able to remain in their own homes only because of the care they receive from this program. Some of these individuals are physically isolated from the centers of the Jewish community and do not have family to rely upon for assistance. Most need ongoing assistance over multiple years. For these individuals, the only alternative is a move to a nursing home, which is tantamount to a death sentence for them, and which would be far more costly at a rate of more than \$6,000 per month.

Income

According to the MCJPS, 14% of survivor households in the Chicago area live below 100% of the federal poverty guidelines, which in 2000 was about \$7,500 for a single-person household and \$11,300 for a two-person household. Survivors in Chicago are almost *six* times more likely to be living below the poverty line than the total Jewish 55+ population. Seventy percent of survivors reported an income under \$50,000, compared to 39% of the total 55+ population. Of those, 39% report an income of less than \$15,000, compared to 14% of the total 55+ population:

Income Breakdown for Those Under \$50,000⁴

Household Income	Survivors	Total 55+ Population
\$5,000 - \$10,000	20%	7%
\$10,000 - \$15,000	19%	7%
\$15,000 - \$20,000	-	14%
\$20,000 - \$25,000	1%	10%
\$25,000 - \$30,000	15%	8%
\$30,000 - \$35,000	8%	13%
\$35,000 - \$40,000	3%	9%
\$40,000 - \$45,000	-	6%
\$45,000 - \$50,000	28%	13%
Don't Know	6%	7%

Limitations in Social Safety Net

The social safety net in the United States is inarguably more comprehensive than in Eastern European countries and many other parts of the world. We are fortunate that government funds through Illinois' Community Care Program help to subsidize in-home and community-based services to the poorest of Chicago's survivors. However, as illustrated in Table B on page 6, the

³ Survivors in this category exhibit some or all of the following characteristics: frail, low to moderate income, ineligible for public benefits, socially isolated, in need of significant assistance with activities of daily living.

⁴ 2000-2001 Metropolitan Jewish Population Study.

average rate of reimbursement in Illinois is relatively low compared to other states. Of 11 states with sizable survivor populations, Illinois has the fifth lowest level of publicly-funded community-based care for older adults. As a result, the amount of service provided through government programs is, in many cases, nowhere near the amount of service needed to sustain survivors in their homes.

In Illinois' Community Care Program, level of service is determined by one's score on a standard needs assessment administered by a state-designated agency. Service is further restricted by the fact that government reimbursement levels do not cover provider agency's actual costs and therefore, providers are forced to "ration" their resources. In addition, some public programs for the elderly have waiting lists with no new clients being accepted. There is currently an eighteen-month waiting list for the Title III-B Chore/Housekeeping program in our region, as well as a waiting list for the Title XX Transportation program, and more recently for the Title III-C Home-Delivered Meals program. According to Council for Jewish Elderly, it is not uncommon for a Community Care Program participant who needs adult day service five days a week to only receive two, for someone who needs home delivered meals five days a week to only receive three, or for someone who needs personal care for twelve hours per week to only receive four. For these individuals, outside private funding is needed to purchase additional services.

High Cost of Care

There is a large group of survivors in Chicago who fall into another at-risk category – those with moderate fixed incomes too high to qualify for public benefit programs, but too low to afford the high cost of medications, in-home services, and other needed care. Consider, for example, that any individual with countable assets (including artwork and jewelry) greater than \$10,000 is not eligible for the Illinois Community Care Program, regardless of income level. Only those below the poverty level – 14% of the survivor population – are eligible for Qualified Low-Income Medicare Beneficiary (QMB), which covers premiums, deductibles and co-pays for health care and prescription medication.

Fifty-six percent of the population falls somewhere in between – above the poverty level but earning under \$50,000 annually, which does not go very far considering the high cost of care. In our community, hot kosher home delivered meals run \$9/meal, adult day services \$53/day, in-home personal care \$60 for 4 hours, assisted living \$108/day, a live-in companion \$150/day, and skilled nursing care \$220/day. This means that funds from the Claims Conference, the Weinberg Foundation, the Swiss Bank Settlement Fund, and partnering Chicago Federation agencies help support those who fall through the cracks, who are just above the eligibility guidelines for state subsidies, but not able to afford the full cost of the care they require. Such is the case for a survivor approved for emergency financial assistance this month whose out-of-pocket expenses for her blood clot medication totals \$865/month and another person whose new hearing aid cost \$4,000. Other case examples are presented on pages 6 and 7.

Disparate Proportion of Resources to Illinois

While 5% of survivors live in Illinois, 2.6% of total 2002 allocations from the Claims Conference went to Illinois and 3.5% of Claims Conference allocations for social services went to Illinois⁵ (See Table B). Also, as discussed above, the availability of publicly-funded community-based care for older adults varies by state. States with lower levels of state support for services, like Illinois, are in greater need of funding through organizations like the Claims Conference and the Swiss Bank Settlement Fund to care for frail survivors.

Table B: Comparison of 2002 Claims Conference Allocations, by State

	Total 2002 Allocation	Percent of Total Funds	2002 Allocation for Social Services Only	Percent of Social Service Funds	Distribution of Nazi Victims by State ⁶	Average Annual State Home and Community Based Service (HCBS) Expenditure Per Person 65+ ⁷
New York	6,211,413	43%	4,205,416	38.94%	42%	\$1,131
California	1,500,840	10.39%	1,385,840	12.83%	15%	\$301
Florida	1,745,355	12.08%	1,727,355	16.00%	8%	\$60
New Jersey	300,000	2.08%	300,000	2.80%	7%	\$216
Illinois	375,000	2.60%	375,000	3.50%	5%	\$163
Pennsylvania	306,372	2.12%	285,150	2.65%	4%	\$65
Ohio	330,300	2.29%	230,300	2.13%	3%	\$80
Maryland	435,000	3.01%	410,000	3.80%	3%	\$84
Mass	270,000	1.87%	220,000	2.04%	2%	\$392
Michigan	125,000	0.87%	125,000	1.16%	2%	\$170
Connecticut	115,000	0.80%	90,000	0.83%	1%	N/A
Texas	125,220	0.87%	45,220	0.42%	1%	\$249
National Allocations	950,000	6.58%	950,000	8.80%	N/A	N/A
Other States	1,653,230	11.45%	451,730	4.18%	7%	N/A
Total	\$14,442,730	100%	\$10,801,011	100%	100%	N/A

Case Examples

Mrs. G. is a survivor who lived in Florida for many years with her husband. When she began to show signs of dementia, her husband assumed the role of full-time caregiver with assistance from the local Jewish Family Service. Following his death, she moved back to Chicago to live with her son in the far western suburbs. Although she does not need any physical assistance, she cannot be left alone while he is at work. In addition to memory loss and confusion, she becomes highly agitated when not around other people. A social worker from one of the HCS partnering agencies recommended the Adult Day Services program. Each day the son drops his mother off on the way to work and picks her up on his way home. As the day program is only scheduled for six hours per day, he had to make special arrangements for early drop-off, late pick-up, and an extra meal. Mrs. G. is thriving in the day program. The structured environment is geared towards individuals with dementia and the Jewish content is bringing back memories from before the War. However, this is a very costly service, especially with the additional hours and meals. Her son pays for all her expenses, including expensive medication, and he cannot afford the full cost of this service. A monthly subsidy from HCS enables her to attend the program and continue living with her son.

⁵ Grants listing on the Claims Conference web site, 12/03. Note that funding periods were not provided.

⁶ *A Plan for Allocating Resources to Successor Organizations* (2000), which utilized the Meed Registry.

⁷ Source for HCBS Data: *A Plan for Allocating Resources to Successor Organizations* (2000), 1996 Data.

Mr. S. is a concentration camp survivor from Poland who lives with his wife in a far northwest suburb. He has multiple health problems that confine him to a wheelchair and render him incapable of physically caring for himself. He requires 24-hour care. His wife is not able to physically lift him. She works full-time in order to pay their mortgage and living expenses, her health insurance (she is not yet 65 and is ineligible for Medicare), his medications and most of the cost of the 24-hour care that he needs. He is, however, cognitively intact and continues to pursue intellectual conversations and keeps current with the news, particularly concerning Israel. It is her belief that he would not survive one month in a nursing home because of his complex physical needs and delicate emotional state, and because of the lack of any intellectual stimulation to be found at the nursing homes near their home. Because of this strong belief, she has already taken out an additional mortgage on their home to pay for his care. However, it is not enough. Assistance from HCS allows them to pay for the remainder of his care and continue living at home.

PLAN FOR SERVICE DELIVERY

To address the needs outlined above, Chicago's Holocaust Community Services program is seeking a special allocation through the Swiss Bank Settlement Fund to provide expanded subsidized in-home services and emergency financial assistance to aging Jewish Nazi Victims living in the Chicago Metropolitan area. The overall goal of the program is to provide resources and support to needy, frail survivors, in order to maximize independence and prevent premature institutionalization. This funding will help provide additional subsidized services to survivors who are unable to pay in full and are presently not being adequately served.

In-Home and Community-Based Services: Because of the unique structure of the program in Chicago, the subsidized services that can be provided under the auspices of the Chicago Jewish community include adult day services, bathing/grooming, escort, home repair, housekeeping, kosher home delivered meals, medication management, laundry, shopping, and transportation. Case managers work with individual survivors and their families, conduct assessments, facilitate care and services, and provide counseling as needed.

Based on a November 2003 survey of HCS partner agency staff, one of the biggest service gaps is 24-hour care, a very costly but essential service for maintaining frail survivors in their own homes. Although HCS will be unable to fully subsidize round-the-clock care, there is a growing need to help families by partially subsidizing such care. Likewise, as the population ages, a new area for which funds will be utilized are subsidies to offset the high cost of assisted living.

Other in-home and community-based services to be expanded with the requested allocation include:

- *Adult Day Services*, providing structured socialization for frail elderly, including specialized dementia programs in two locations;
- *Transportation* – via our community's "Shalom buses", taxi or volunteers – to shopping, doctors, and group support programs;

- *Personal Care Services*, including assistance with bathing, laundry, housekeeping, shopping, and meal preparation as well as trained aides providing respite for family caregivers;
- *Home Delivered Meals*, hot, cold and frozen kosher meals.

Annual funding at the requested level will provide \$85,490⁸ to increase the number of frail survivors receiving subsidized in-home and community-based services. The projected yearly service delivery breakout made possible with Swiss Bank Settlement Funds is presented below:

	Units of Service	Average Subsidy/Unit ⁹	
Adult Day Services	333 Days	\$52.96	\$17,635
Home Delivered Meals	1976 Meals	\$5.95	\$11,757
Personal Care	3173 Hours	\$12.74	\$40,424
Transportation	1327 Rides	\$2.77	\$3,674
Subsidized Assisted Living	52 Weeks	\$230.77	\$12,000
	TOTAL:		\$85,490

Emergency Financial Assistance: A committee of local survivors oversees and directs requests for assistance. Examples of needs provided for include emergency food, rent, utility payments, air conditioners, clothing, specialized medical and dental equipment and services, and minor home repair. Staff also indicated a growing need for funds to cover supplemental insurance payments, Medicare deductibles, and insurance deductibles. Even with the recent one-time allocation of \$100,000 from the Swiss Bank Settlement through the Claims Conference, the need continues to exceed the available resources for this program. **Of our total annual request, \$61,800¹⁰ will provide Emergency Financial Assistance to an additional 45 – 55 survivors each year who would otherwise not be served due to limited resources.**

Group Support Services: Two weekly English-language “Coffee and Conversation” drop-in support groups provide socialization, and enable staff to establish trust with survivors in a non-threatening way. Weekly Russian-language support groups serve the same need for survivors who have recently emigrated from the former Soviet Union. These survivors face the added challenges of assimilating into a new culture and attempting to learn a new language as they grapple with all the physical and mental health challenges of old age. Currently, about 60 survivors participate in the groups in any given quarter. All of these groups are facilitated by social workers from the partnering agencies, who also provide information about reparations and compensation programs as well as linkage to in-home and community-based services. In the upcoming year, over 120 survivors will participate in these group services – an expansion which will be made possible, in part, with \$5,000 of our request from the Swiss Bank Settlement Fund.

⁸ We are requesting \$85,490 for subsidized concrete services for CY2005 – the first full year of the grant. The request for each subsequent year incorporates a 3% increase to offset inflation.

⁹ Average subsidy/unit is based on current HCS delivery statistics.

¹⁰ We are requesting \$61,800 for emergency financial assistance for CY2005 – the first full year of the grant. The request for each subsequent year incorporates a 3% increase to offset inflation.

Outreach to Survivors: Direct outreach to the survivor community will include an expansion of newspaper ads, brochures, flyers, information booths at community gatherings such as the Jewish Folk Arts Festival, and information enclosed in local survivor organization mailings. In addition, a new survivor newsletter, recommended by the Advisory Council, is planned for next year. The most effective type of outreach is person-to-person referral. This is the area in which the Community Advisory Council plays its biggest role. As their trust and comfort level with this program and with the staff have increased, Council members have become very effective in referring survivors for services. Additionally, many survivors have approached the agencies for assistance negotiating the maze of restitution applications only to reveal needs for additional services. Trust is earned through providing assistance with the claims forms; this then allows the survivors to trust that their other needs can be met as well.

HCS also offers a number of community programs each year, attracting as many as 90 survivors per program. Topics range from discussion of aging and health-related matters to holiday celebrations to the struggle for survivors to leave a meaningful legacy for the next generation. Intentionally less intensive an experience than the much smaller weekly drop-in groups, these programs attract survivors who are otherwise marginally connected with the survivor community. Many of these survivors now come to rely on these programs, and call upon the program staff for additional assistance during the intervening weeks. At the recommendation of the Advisory Council, the frequency of these programs will be increased in the coming year, and more survivors will be added to the committee that plans these events. To support this expansion, we are proposing to use \$2,000 per year from our total request.

Additional HCS services that will continue to be paid for with other funding sources are outlined below:

Support to Survivor Organizations: HCS staff invests significant resources in deepening relationships with existing local grassroots survivor organizations. These organizations require increasingly greater assistance in order to maintain the essential programming they provide to the survivor community. This assistance takes the form of help with mailings, planning events, and subsidizing the cost of events that allow for communal commemoration, reduce social isolation and provide meaningful and therapeutic socialization. Highlights of the year include the annual Yom HaShoah commemoration, the Yom Yerushalayim celebration, the “Celebration of Life Luncheon,” and the Simchat Torah holiday celebration. Hundreds of survivors participate in these and other programs.

Education and Training for Professionals: In order to provide the best possible care to survivor clients, it is vitally important for agency staff, professional caregivers, nursing home and hospital staff to gain awareness and sensitivity to issues that may arise in their work with this population. HCS staff conducts orientation and training workshops for social workers, doctors, nurses, chaplains, administrators, therapists, student interns, and certified nursing assistants. In the community, these workshops also serve an outreach function; referrals increase as community professionals become aware of the needs of the survivors and the resources available to meet those needs. Books, articles and videos and other resources relating to serving the survivor community will also continue to be shared with professional staff through the Resource Library and Professional Staff Newsletter.

Advocacy/Community Relations: Given the recent growth of funds and resources available on an international level to survivors, an important part of this program is advocacy/community relations. In addition to the information provided by the Claims Conference, the Jewish Community Relations Council (JCRC), an arm of the Jewish Federation, works with national Jewish organizations to gather information about lawsuits, settlements, and claims processes.¹¹ The Federation's Government Affairs Program continues to advocate at the state and federal level. Past successes include the enactment of legislation in Illinois exempting restitution funds received by survivors from taxation, as well as from being counted in eligibility determination for public services. HIAS Chicago, JFCS and CJE staff continue to work together to disseminate information to survivors and their families through newspaper ads, mailings, and informational sessions and help them complete the various forms and applications.

PARTNERING ORGANIZATIONS

Jewish Federation of Metropolitan Chicago, founded in 1900, is one of the largest non-profit social welfare institutions in Illinois. Jewish Federation provides the critical resources that bring food, refuge, health care, education and emergency assistance to 300,000 people of all faiths throughout the Chicago area each year. Services are provided through our affiliate agencies – including Jewish Children's Bureau, Sinai Health System, Jewish Vocational Service, Jewish Community Centers of Chicago, Council for Jewish Elderly, and Jewish Family and Community Service – as well as a network of beneficiary and grantee organizations. In concert with our agencies, volunteers and partners, the Jewish Federation is a source of hope and help for people in need, working to ensure that necessities are provided for the most vulnerable members of our community – children, immigrants, the poor, the elderly, and individuals with disabilities. Jewish Federation also conducts community needs assessments, plans and develops new programs, and administers several community-wide initiatives.

Council for Jewish Elderly's (CJE) first commitment has always been to older adults in the Chicago Jewish community. CJE was developed in 1971 as the result of a communal planning effort undertaken by the Jewish Federation. The agency has at its core a deep commitment to Jewish communal values and the dignity of the older person. Today, the agency serves 19,000 older adults each year, through a constellation of care ranging from home and community based services to residential care. Services include adult day services, care management, counseling, home-delivered meals, in-home services, medication management, money management, resource services, transportation and community education. CJE also operates six independent living apartment buildings, three assisted living residences, and a 240-bed skilled nursing facility. CJE is unique in its role as a social service agency committed to promoting quality care on a broad scale through its research division, The Leonard Schanfield Research Institute, and its educational arm, The Center for Applied Gerontology. The agency has also developed numerous ties to the medical and academic communities.

¹¹ Due to an anticipated decrease in the need for advocacy over the next 3 – 5 years following the current surge in lawsuits and claims processes, the project budget shows 2006 as the final year of a \$14,000 allocation to JCRC.

Jewish Family and Community Service (JFCS), which was founded in 1859, provides social services to individuals and families in the city of Chicago and the suburbs. Assisting approximately 20,000 people every year, JFCS offers a range of preventive and therapeutic services. JFCS serves individuals who are struggling with issues involving personal and financial stress, pre-marital and marital concerns, parent/child issues, separation and divorce, remarriage, job changes, illness, aging, and loss of a loved one. Services include individual, couple and family counseling, Family Life Education discussion groups, and emergency financial assistance. JFCS also administers a number of specialized programs including the Keshev program, which serves deaf and hearing-impaired individuals and their families, the Virginia Frank Child Development Center, which provides preventive and therapeutic services to families with young children, the AIDS Service and Support Program of Jewish Federation, and the Jewish Healing Network of Chicago which provides resources and support to individuals facing illness and loss.

Resettlement of refugees and immigrants has always been an integral part of JFCS's service to the community. Under the management of JFCS, HIAS Chicago offers a broad spectrum of pre- and post-migration services, helps locate missing relatives and friends, and provides indemnification services for Holocaust survivors.

Organizational Structure

HCS is overseen by a Steering Committee comprised of senior staff from the three partnering agencies. The day-to-day management of the program is the responsibility of Jewish Family and Community Service and a Program Director who reports to the Steering Committee. In addition, a Professional Work Group of professionals from each of the partnering agencies meets regularly for program development, monitoring and trouble-shooting. The Community Advisory Council is comprised of survivors and adult children of survivors. The Council makes recommendations on the direction of the program and program policy, and helps develop ways to better serve the survivor community (See attached Letters of Support).

BUDGET

Other Sources of Funding:

- **Special grants through ICHEIC and Swiss Bank Settlement:** HCS currently has a \$100,800 special allocation from ICHEIC through the Claims Conference for 2003 – 2004 to support service subsidies and social worker salaries, as well as a \$100,000 one-time allocation for emergency financial assistance through the Swiss Bank Settlement Fund, both of which expire in December of 2004.
- **Harry and Jeanette Weinberg Foundation:** Survivors in our community have benefited from a \$150,000/year grant from the Harry and Jeanette Weinberg Foundation, now in its second three-year cycle. Due to a history of time-limited program support, we fully expect 2006 to mark the final year of the Weinberg grant. The loss of this support coincides with an increased demand for service, as significant numbers of survivors in our community enter their 80's.
- **Jewish Federation and Partnering Agencies:** HCS partnering organizations will continue to make in-kind contributions to pay for rent, telephone, staff travel, office

supplies, administrative assistance, executive oversight and other professional staff time. In addition, with the expiration of the Weinberg grant in 2006, we plan to leverage additional resources from the Federation, the agencies, and the Claims Conference core grant to offset the costs of the program director and six social workers who provide assessment, counseling, case management, and advocacy.

- **Claims Conference:** HCS has received a \$375,000 core allocation for social services and a \$55,000 grant for emergency financial assistance from the Claims Conference, renewed annually. To address the inequity in community allocations described on page 6, the budgets presented reflect Chicago's plan to seek an increased core allocation from the Claims Conference.

Request from the Swiss Bank Settlement Fund:

Funding requested through the Swiss Bank Settlement Fund will be critical in expanding the safety net for the neediest survivors. As detailed in the attached budgets, we are requesting a 7.5 year special allocation totaling \$1,715,665 from the Swiss Bank Settlement Fund for the period July 1, 2004 – December 31, 2011. The majority of this funding (about \$147,000 each year)¹² will be utilized to expand subsidized in-home services and emergency financial assistance to our aging and increasingly frail survivor population. In addition, \$5,000¹³ will be used to expand group socialization services and \$2,000¹⁴ to expand community programs and outreach to the survivor community. Beginning in 2007, Swiss Bank Settlement funding will also be utilized to expand staffing by hiring 1.5 FTE new Case Managers to address increased needs.

ATTACHMENTS

- A. Proposed Project Budget: 2004 -2011**
- B. Letters of Support/Endorsement**
- C. Jewish Federation of Metropolitan Chicago Audited Financial Statement**
- D. Jewish Federation of Metropolitan Chicago Annual Report**

¹² Plus 3% annual increase.

¹³ Plus 3% annual increase.

¹⁴ Plus 3% annual increase.

HOLOCAUST COMMUNITY SERVICES

SUMMARY BUDGET: 2004 - 2011

	Year 1 2004	Year 2 2005	Year 3 2006	Year 4 2007	Year 5 2008	Year 6 2009	Year 7 2010	Year 8 2011	TOTAL
REVENUE									
Request from Swiss Bank Settlement	\$55,870 *	\$181,970	\$187,429	\$243,052	\$250,344	\$257,854	\$265,589	\$273,557	\$1,715,665
Claims Conference (estimated)	\$375,000	\$386,250	\$397,838	\$497,678	\$512,608	\$527,986	\$543,826	\$560,141	\$3,801,326
ICHEIC	\$60,800	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60,800
Swiss Fund Emergency Assistance	\$60,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60,000
Claims Conference Emergency Assistance	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$55,000	\$440,000
Harry and Jeanette Weinberg Foundation	\$150,000	\$150,000	\$150,000	\$0	\$0	\$0	\$0	\$0	\$450,000
Special Allocation from Jewish Federation	\$0	\$0	\$0	\$50,000	\$51,500	\$53,045	\$54,636	\$56,275	\$265,456
Agency Contributions	\$100,000	\$103,000	\$106,090	\$109,273	\$112,551	\$115,927	\$119,405	\$122,987	\$889,234
TOTAL REVENUE:	\$856,670	\$876,220	\$896,357	\$955,002	\$982,002	\$1,009,812	\$1,038,457	\$1,067,961	\$7,682,481
EXPENSES									
PERSONNEL:									
Program Director (1.0 FTE)	\$55,000	\$56,350	\$57,741	\$59,173	\$60,948	\$62,776	\$64,660	\$66,599	\$483,246
Social Workers (6.0 FTE)	\$216,500	\$221,495	\$226,640	\$233,439	\$240,442	\$247,655	\$255,085	\$262,738	\$1,903,994
Care Managers (1.5 FTE)	\$0	\$0	\$0	\$39,370	\$40,551	\$41,768	\$43,021	\$44,311	\$209,021
Fringe Benefits (27%)	\$271,500	\$277,845	\$284,380	\$331,982	\$341,941	\$352,199	\$362,765	\$373,648	\$2,596,262
Total Personnel Expenses:	\$73,305	\$75,018	\$76,783	\$89,635	\$92,324	\$95,094	\$97,947	\$100,885	\$700,991
PROGRAM COSTS:	\$344,805	\$352,863	\$361,163	\$421,617	\$434,265	\$447,293	\$460,712	\$474,533	\$3,297,252
Subsidized In-Home Services	\$242,750	\$248,840	\$255,113	\$261,574	\$269,421	\$277,503	\$285,829	\$294,403	\$2,135,432
Emergency Financial Assistance	\$115,000	\$116,800	\$118,654	\$120,564	\$122,531	\$124,556	\$126,643	\$128,792	\$973,540
Group Services	\$15,000	\$15,300	\$15,609	\$15,927	\$16,405	\$16,897	\$17,404	\$17,926	\$130,469
Community Programs & Outreach to Survivors	\$9,500	\$9,605	\$9,713	\$9,825	\$10,119	\$10,423	\$10,736	\$11,058	\$80,978
Support to Survivor Organizations	\$12,000	\$12,150	\$12,305	\$12,464	\$12,838	\$13,223	\$13,619	\$14,028	\$102,626
Travel/Conferences	\$2,000	\$2,023	\$2,046	\$2,070	\$2,132	\$2,196	\$2,261	\$2,329	\$17,056
Printing/Mailing	\$1,500	\$1,523	\$1,546	\$1,570	\$1,617	\$1,665	\$1,715	\$1,767	\$12,901
Miscellaneous	\$115	\$117	\$119	\$121	\$125	\$128	\$132	\$136	\$993
Jewish Community Relations Council-Advocacy	\$14,000	\$14,000	\$14,000	\$0	\$0	\$0	\$0	\$0	\$42,000
Total Non-Personnel Expenses:	\$411,865	\$420,357	\$429,104	\$424,113	\$435,186	\$446,592	\$458,339	\$470,440	\$3,495,995
INDIRECT COSTS									\$0
TOTAL EXPENSES	\$100,000	\$103,000	\$106,090	\$109,273	\$112,551	\$115,927	\$119,405	\$122,987	\$889,234
	\$856,670	\$876,220	\$896,357	\$955,002	\$982,002	\$1,009,812	\$1,038,457	\$1,067,961	\$7,682,481

*Annual calendar year budgets are presented, but note that a start date of 7/1/04 for the Swiss Bank Settlement funds is projected. The total request of \$1,715,665 from the Swiss Bank Settlement represents a 7.5 year allocation.

HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
 Year 1: CY2004

	Request from Swiss Bank Settlement*	Claims Conference	ICHEIC**	Swiss Fund Emergency Financial Assistance***	Claims Emergency Finan Assist	Weinberg Foundation	Contribution from Agencies	TOTAL
PERSONNEL:								
Program Director (1.0 FTE)	\$0	\$45,000	\$0	\$0	\$0	\$10,000	\$0	\$55,000
Social Workers (6.0 FTE)	\$0	\$145,500	\$21,000	\$0	\$0	\$50,000	\$0	\$216,500
Subtotal:	\$0	\$190,500	\$21,000	\$0	\$0	\$60,000	\$0	\$271,500
Fringe Benefits (27%)	\$0	\$51,435	\$5,670	\$0	\$0	\$16,200	\$0	\$73,305
Total Personnel Expenses:	\$0	\$241,935	\$26,670	\$0	\$0	\$76,200	\$0	\$344,805
PROGRAM COSTS:								
Subsidized In-home Services	\$48,870	\$120,000	\$34,130	\$0	\$0	\$39,750	\$0	\$242,750
Emergency Financial Assistance	\$0	\$0	\$0	\$60,000	\$55,000	\$0	\$0	\$115,000
Group Services	\$5,000	\$5,000	\$0	\$0	\$0	\$5,000	\$0	\$15,000
Community Programs & Outreach to Survivors	\$2,000	\$1,500	\$0	\$0	\$0	\$6,000	\$0	\$9,500
Support to Survivor Organizations	\$0	\$5,000	\$0	\$0	\$0	\$7,000	\$0	\$12,000
Travel/Conferences	\$0	\$750	\$0	\$0	\$0	\$1,250	\$0	\$2,000
Printing/Mailing	\$0	\$750	\$0	\$0	\$0	\$750	\$0	\$1,500
Miscellaneous	\$0	\$65	\$0	\$0	\$0	\$50	\$0	\$115
Jewish Community Relations Council-Advocacy	\$0	\$0	\$0	\$0	\$0	\$14,000	\$0	\$14,000
Total Non-Personnel Expenses:	\$55,870	\$133,065	\$34,130	\$60,000	\$55,000	\$73,800	\$0	\$411,865
INDIRECT COSTS****								
	\$0	\$0	\$0	\$0	\$0	\$0	\$100,000	\$100,000
TOTAL EXPENSES	\$55,870	\$375,000	\$60,800	\$60,000	\$55,000	\$150,000	\$100,000	\$856,670

*We project a start date of 7/1/04 for the Swiss Bank Settlement Funds -- calendar year 2004 reflects a six month request.

**Special 18-month \$100,800 allocation awarded 7/03 which must be spent by 12/31/04.

***One-time \$100,000 allocation awarded 7/03 which must be spent by 12/31/04.

****Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.

HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
 Year 2: CY 2005

	Request from Swiss Bank Settlement	Claims Conference (estimated)	Claims Emergency Finan Assist	Weinberg Foundation	Contribution from Agencies	TOTAL
PERSONNEL:						
Program Director (1.0 FTE)	\$0	\$46,350	\$0	\$10,000	\$0	\$56,350
Social Workers (6.0 FTE)	\$21,630	\$149,865	\$0	\$50,000	\$0	\$221,495
Subtotal:	\$21,630	\$196,215	\$0	\$60,000	\$0	\$277,845
Fringe Benefits (27%)	\$5,840	\$52,978	\$0	\$16,200	\$0	\$75,018
Total Personnel Expenses:	\$27,470	\$249,193	\$0	\$76,200		\$352,863
PROGRAM COSTS:						
Subsidized In-home Services	\$85,490	\$123,600	\$0	\$39,750	\$0	\$248,840
Emergency Financial Assistance	\$61,800	\$0	\$55,000	\$0	\$0	\$116,800
Group Services	\$5,150	\$5,150	\$0	\$5,000	\$0	\$15,300
Community Programs & Outreach to Survivors	\$2,060	\$1,545	\$0	\$6,000	\$0	\$9,605
Support to Survivor Organizations	\$0	\$5,150	\$0	\$7,000	\$0	\$12,150
Travel/Conferences	\$0	\$773	\$0	\$1,250	\$0	\$2,023
Printing/Mailing	\$0	\$773	\$0	\$750	\$0	\$1,523
Miscellaneous	\$0	\$67	\$0	\$50	\$0	\$117
Jewish Community Relations Council-Advocacy	\$0	\$0	\$0	\$14,000	\$0	\$14,000
Total Non-Personnel Expenses:	\$154,500	\$137,057	\$55,000	\$73,800	\$0	\$420,357
INDIRECT COSTS**	\$0	\$0	\$0	\$0	\$103,000	\$103,000
TOTAL EXPENSES	\$181,970	\$386,250	\$55,000	\$150,000	\$103,000	\$876,220

**Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.

HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
 Year 3: CY2006

	Request from Swiss Bank Settlement	Claims Conference (estimated)	Claims Emergency Finan Assist	Weinberg Foundation*	Contribution from Agencies	TOTAL
PERSONNEL:						
Program Director (1.0 FTE)	\$0	\$47,741	\$0	\$10,000	\$0	\$57,741
Social Workers (6.0 FTE)	\$22,279	\$154,361	\$0	\$50,000	\$0	\$226,640
Subtotal:	\$22,279	\$202,101	\$0	\$60,000	\$0	\$284,380
Fringe Benefits (27%)	\$6,015	\$54,567	\$0	\$16,200	\$0	\$76,783
Total Personnel Expenses:	\$28,294	\$256,669	\$0	\$76,200	\$0	\$361,163
PROGRAM COSTS:						
Subsidized In-home Services	\$88,055	\$127,308	\$0	\$39,750	\$0	\$255,113
Emergency Financial Assistance	\$63,654	\$0	\$55,000	\$0	\$0	\$118,654
Group Services	\$5,305	\$5,305	\$0	\$5,000	\$0	\$15,609
Community Programs & Outreach to Survivors	\$2,122	\$1,591	\$0	\$6,000	\$0	\$9,713
Support to Survivor Organizations	\$0	\$5,305	\$0	\$7,000	\$0	\$12,305
Travel/Conferences	\$0	\$796	\$0	\$1,250	\$0	\$2,046
Printing/Mailing	\$0	\$796	\$0	\$750	\$0	\$1,546
Miscellaneous	\$0	\$69	\$0	\$50	\$0	\$119
Jewish Community Relations Council-Advocacy	\$0	\$0	\$0	\$14,000	\$0	\$14,000
Total Non-Personnel Expenses:	\$159,135	\$141,169	\$55,000	\$73,800	\$0	\$429,104
INDIRECT COSTS**						
	\$0	\$0	\$0	\$0	\$106,090	\$106,090
TOTAL EXPENSES	\$187,429	\$397,838	\$55,000	\$150,000	\$106,090	\$896,357

*Final year of grant from the Harry and Jeanette Weinberg Foundation

**Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.

**HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
Year 4: CY 2007**

	Request from Swiss Bank Settlement	Claims Conference (estimated)*	Claims Emergency Finan Assist	Special Grant from Jewish Federation**	Contribution from Agencies	TOTAL
PERSONNEL:						
Program Director (1.0 FTE)	\$0	\$49,173	\$0	\$10,000	\$0	\$59,173
Social Workers (6.0 FTE)	\$22,947	\$181,122	\$0	\$29,370	\$0	\$233,439
Care Managers (1.5 FTE)	\$39,370	\$0	\$0	\$0	\$0	\$39,370
	\$62,317	\$230,294	\$0	\$39,370	\$0	\$331,982
Fringe Benefits (27%)	\$16,826	\$62,180	\$0	\$10,630	\$0	\$89,635
	\$79,143	\$292,474	\$0	\$50,000	\$0	\$421,617
Subtotal:						
Total Personnel Expenses:						
PROGRAM COSTS:						
Subsidized In-Home Services	\$90,696	\$170,877	\$0	\$0	\$0	\$261,574
Emergency Financial Assistance	\$65,564	\$0	\$55,000	\$0	\$0	\$120,564
Group Services	\$5,464	\$10,464	\$0	\$0	\$0	\$15,927
Community Programs & Outreach to Survivors	\$2,185	\$7,639	\$0	\$0	\$0	\$9,825
Support to Survivor Organizations	\$0	\$12,464	\$0	\$0	\$0	\$12,464
Travel/Conferences	\$0	\$2,070	\$0	\$0	\$0	\$2,070
Printing/Mailing	\$0	\$1,570	\$0	\$0	\$0	\$1,570
Miscellaneous	\$0	\$121	\$0	\$0	\$0	\$121
Jewish Community Relations Council	\$0	\$0	\$0	\$0	\$0	\$0
Total Non-Personnel Expenses:	\$163,909	\$205,204	\$55,000	\$0	\$0	\$424,113
INDIRECT COSTS***						
	\$0	\$0	\$0	\$0	\$109,273	\$109,273
TOTAL EXPENSES	\$243,052	\$497,678	\$55,000	\$50,000	\$109,273	\$955,002

*We will seek an increased core allocation from the Claims Conference to address the increased need and disparate proportion of resources to Illinois.

**Additional communal dollars to be committed to address the increased need among this population.

***Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.

HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
 Year 5: CY 2008

	Request from Swiss Bank Settlement	Claims Conference (estimated)	Claims Emergency Finan Assist	Special Grant from Jewish Federation	Contribution from Agencies	TOTAL
PERSONNEL:						
Program Director (1.0 FTE)	\$0	\$50,648	\$0	\$10,300	\$0	\$60,948
Social Workers (6.0 FTE)	\$23,636	\$186,555	\$0	\$30,251	\$0	\$240,442
Care Managers (1.5 FTE)	\$40,551	\$0	\$0	\$0	\$0	\$40,551
Subtotal:	\$64,187	\$237,203	\$0	\$40,551	\$0	\$341,941
Fringe Benefits (27%)	\$17,330	\$64,045	\$0	\$10,949	\$0	\$92,324
Total Personnel Expenses:	\$81,517	\$301,248	\$0	\$51,500	\$0	\$434,265
PROGRAM COSTS:						
Subsidized In-Home Services	\$93,417	\$176,004	\$0	\$0	\$0	\$269,421
Emergency Financial Assistance	\$67,531	\$0	\$55,000	\$0	\$0	\$122,531
Group Services	\$5,628	\$10,778	\$0	\$0	\$0	\$16,405
Community Programs & Outreach to Survivors	\$2,251	\$7,868	\$0	\$0	\$0	\$10,119
Support to Survivor Organizations	\$0	\$12,838	\$0	\$0	\$0	\$12,838
Travel/Conferences	\$0	\$2,132	\$0	\$0	\$0	\$2,132
Printing/Mailing	\$0	\$1,617	\$0	\$0	\$0	\$1,617
Miscellaneous	\$0	\$125	\$0	\$0	\$0	\$125
Jewish Community Relations Council	\$0	\$0	\$0	\$0	\$0	\$0
Total Non-Personnel Expenses:	\$168,826	\$211,360	\$55,000	\$0	\$0	\$435,186
INDIRECT COSTS**	\$0	\$0	\$0	\$0	\$112,551	\$112,551
TOTAL EXPENSES	\$250,344	\$512,608	\$55,000	\$51,500	\$112,551	\$982,002

**Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.

HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
Year 6: CY 2009

	Request from Swiss Bank Settlement	Claims Conference (estimated)	Claims Emergency Finan Assist	Special Grant from Jewish Federation	Contribution from Agencies	TOTAL
PERSONNEL:						
Program Director (1.0 FTE)	\$0	\$52,167	\$0	\$10,609	\$0	\$62,776
Social Workers (6.0 FTE)	\$24,345	\$192,152	\$0	\$31,159	\$0	\$247,655
Care Managers (1.5 FTE)	\$41,768	\$0	\$0	\$0	\$0	\$41,768
	\$66,112	\$244,319	\$0	\$41,768	\$0	\$352,199
Fringe Benefits (27%)	\$17,850	\$65,966	\$0	\$11,277	\$0	\$95,094
Total Personnel Expenses:	\$83,963	\$310,286	\$0	\$53,045	\$0	\$447,293
PROGRAM COSTS:						
Subsidized In-Home Services	\$96,220	\$181,284	\$0	\$0	\$0	\$277,503
Emergency Financial Assistance	\$69,556	\$0	\$55,000	\$0	\$0	\$124,556
Group Services	\$5,796	\$11,101	\$0	\$0	\$0	\$16,897
Community Programs & Outreach to Survivors	\$2,319	\$8,104	\$0	\$0	\$0	\$10,423
Support to Survivor Organizations	\$0	\$13,223	\$0	\$0	\$0	\$13,223
Travel/Conferences	\$0	\$2,196	\$0	\$0	\$0	\$2,196
Printing/Mailing	\$0	\$1,665	\$0	\$0	\$0	\$1,665
Miscellaneous	\$0	\$128	\$0	\$0	\$0	\$128
Jewish Community Relations Council	\$0	\$0	\$0	\$0	\$0	\$0
Total Non-Personnel Expenses:	\$173,891	\$217,701	\$55,000	\$0	\$0	\$446,592
		\$0				
INDIRECT COSTS**	\$0	\$0	\$0	\$0	\$115,927	\$115,927
TOTAL EXPENSES	\$257,854	\$527,986	\$55,000	\$53,045	\$115,927	\$1,009,812

**Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.

**HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
Year 7: CY 2010**

	Request from Swiss Bank Settlement	Claims Conference (estimated)	Claims Emergency Finan Assist	Special Grant from Jewish Federation	Contribution from Agencies	TOTAL
PERSONNEL:						
Program Director (1.0 FTE)	\$0	\$53,732	\$0	\$10,927	\$0	\$64,660
Social Workers (6.0 FTE)	\$25,075	\$197,917	\$0	\$32,093	\$0	\$255,085
Care Managers (1.5 FTE)	\$43,021	\$0	\$0	\$0	\$0	\$43,021
	\$68,096	\$251,649	\$0	\$43,021	\$0	\$362,765
Fringe Benefits (27%)	\$18,386	\$67,945	\$0	\$11,616	\$0	\$97,947
Total Personnel Expenses:	\$86,482	\$319,594	\$0	\$54,636	\$0	\$460,712
	\$0	\$0				
	\$0	\$0				
	\$0	\$0				
PROGRAM COSTS:						
Subsidized In-Home Services	\$99,106	\$186,722	\$0	\$0	\$0	\$285,829
Emergency Financial Assistance	\$71,643	\$0	\$55,000	\$0	\$0	\$126,643
Group Services	\$5,970	\$11,434	\$0	\$0	\$0	\$17,404
Community Programs & Outreach to Survivors	\$2,388	\$8,347	\$0	\$0	\$0	\$10,736
Support to Survivor Organizations	\$0	\$13,619	\$0	\$0	\$0	\$13,619
Travel/Conferences	\$0	\$2,261	\$0	\$0	\$0	\$2,261
Printing/Mailing	\$0	\$1,715	\$0	\$0	\$0	\$1,715
Miscellaneous	\$0	\$132	\$0	\$0	\$0	\$132
Jewish Community Relations Council	\$0	\$0	\$0	\$0	\$0	\$0
Total Non-Personnel Expenses:	\$179,108	\$224,232	\$55,000	\$0	\$0	\$458,339
	\$0	\$0				
INDIRECT COSTS**	\$0	\$0	\$0	\$0	\$119,405	\$119,405
TOTAL EXPENSES	\$265,589	\$543,826	\$55,000	\$54,636	\$119,405	\$1,038,457

**Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.

**HOLOCAUST COMMUNITY SERVICES
PROJECTED ANNUAL OPERATING BUDGET
Final Allocation: CY 2011***

	Request from Swiss Bank Settlement	Claims Conference (estimated)	Claims Emergency Finan Assist	Special Grant from Jewish Federation	Contribution from Agencies	TOTAL
PERSONNEL:						
Program Director (1.0 FTE)	\$0	\$55,344	\$0	\$11,255	\$0	\$66,599
Social Workers (6.0 FTE)	\$25,827	\$203,854	\$0	\$33,056	\$0	\$262,738
Care Managers (1.5 FTE)	\$44,311	\$0	\$0	\$0	\$0	\$44,311
Subtotal:	\$70,139	\$259,198	\$0	\$44,311	\$0	\$373,648
Fringe Benefits (27%)	\$18,937	\$69,984	\$0	\$11,964	\$0	\$100,885
Total Personnel Expenses:	\$89,076	\$329,182	\$0	\$56,275	\$0	\$474,533
PROGRAM COSTS:						
Subsidized In-Home Services	\$102,080	\$192,324	\$0	\$0	\$0	\$294,403
Emergency Financial Assistance	\$73,792	\$0	\$55,000	\$0	\$0	\$128,792
Group Services	\$6,149	\$11,777	\$0	\$0	\$0	\$17,926
Community Programs & Outreach to Survivors	\$2,460	\$8,598	\$0	\$0	\$0	\$11,058
Support to Survivor Organizations	\$0	\$14,028	\$0	\$0	\$0	\$14,028
Travel/Conferences	\$0	\$2,329	\$0	\$0	\$0	\$2,329
Printing/Mailing	\$0	\$1,767	\$0	\$0	\$0	\$1,767
Miscellaneous	\$0	\$136	\$0	\$0	\$0	\$136
Jewish Community Relations Council	\$0	\$0	\$0	\$0	\$0	\$0
Total Non-Personnel Expenses:	\$184,481	\$230,959	\$55,000	\$0	\$0	\$470,440
INDIRECT COSTS**						
	\$0	\$0	\$0	\$0	\$122,987	\$122,987
TOTAL EXPENSES	\$273,557	\$560,141	\$55,000	\$56,275	\$122,987	\$1,067,961

*We will re-assess community needs and seek alternative sources of funding, if needed, following the 7.5 year allocation from the Swiss Bank Settlement Fund.

**Includes all expenses for occupancy, office supplies, administrative assistance, executive oversight and other professional staff time.