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January 30, 2004

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

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*President/CEO*

Dear Special Master Gribetz:

We respectfully submit to the Court a proposal by United Jewish Communities, an organization comprising the 155 Jewish federations and 400 independent Jewish communities that make up the federation system of North America. Following your request for proposals for the allocation of possible residual funds from the Swiss Bank Settlement Fund, we are bringing to the Court's attention detailed data relating to the condition of needy Holocaust survivors in the United States. We refer to Nazi Victims who are financially unable to obtain critically needed home and health care, transportation and emergency services and for whom existing social welfare services—both public and private—are either inadequate, inaccessible or unavailable.

Consistent with your previous judgments, we are further recommending that any and all available funds be allocated strictly for humanitarian assistance programs serving victims of the Nazi regime whose quality of life has become seriously diminished as a result of severe physical, emotional or financial challenges. We also endorse the Judge's earlier directions that distributions from this fund are to be used only to add to, and not substitute for, financial support currently available to organizations serving this population.

For over 100 years, the federation movement of North America has served as the central organizing and fundraising apparatus of the American Jewish community. Working with two highly effective overseas partners, the American Jewish Joint Distribution Committee (JDC) and the Jewish Agency for Israel (JAFI), along with an array of domestic service providers, federations strive to identify and provide resources to meet the most urgent needs of the Jewish people, regardless of where they live.

In addition to meeting the physical needs of our worldwide family, our system also endeavors to ensure the continuity of Jewish life through education and renewal, both here and abroad.

Although the principal focus of this proposal to the Court is on the needs of U.S. survivors, the purview of the federation system encompasses the needs of our people throughout the world, including indigent Jewish elderly in the former Soviet Union, the aliyah of over 1 million individuals from this region since 1990, the establishment of a privately-funded welfare system in Argentina to care for 36,000 newly poor Jews, and the extraordinary response to Israel's current crisis.

Even while responding to global needs such as these over the decades, the federations of North America also developed and now support a network of domestic agencies that provide care for all Jews in need to the limits of available resources. A wide variety of innovative and high quality social services exists in all Jewish communities of size, and a particular focus has been placed on the needs of our elderly, a disproportionately large segment of American Jewry. In fact, 19% of American Jews are 65 years of age or older, compared to 12% of all Americans. Included among those served are significant numbers of Nazi Victims who have been provided with housing, home care, transportation, medical, nutritional and other services. In most cases, these services are provided to all of our elders at heavily subsidized or on a no-fee basis. To widely varying degrees, the Jewish community has been assisted in these efforts with funding from local and state governmental sources—from the most generous funding in New York State to the least in Florida. But while government has been a very significant partner in meeting these needs, enormous gaps in services exist for which the poor among us turn for assistance to their local community federation and federation-supported agencies.

The Court's judgment to accept proposals for enhancing critical services to Nazi Victims has served as a catalyst to focus our system even more sharply on this issue. What we have uncovered has given us a better understanding of the scope of the problem. Estimates indicate that at least \$15 million in services have been provided to this population by local Jewish communities on an annual basis, excluding government funding. In spite of the significant resources that have been provided for this purpose—both from local communities and through the Claims Conference—the dimensions of the existing needs are only now becoming clear, and the extent of unmet needs and projections of even greater service gaps for the future are becoming known, as well.

Notwithstanding the desire and sense of obligation felt by local Jewish communities to provide adequate services for this very vulnerable population, this service responsibility has become more and more difficult in the context of all of the other extraordinary local and international demands on the voluntary, philanthropic resources that local federations are able to organize on an annual basis.

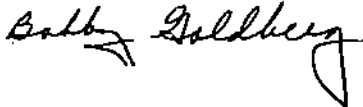
As a result, we are presenting to the Court a case that substantiates the need for significantly increased dollars for humanitarian purposes. In collecting and analyzing these data, we have attempted to be as prudent as possible, understanding well the extent of needs that exist elsewhere in the world. In addition, while we have factored in an increase in the number of eligible clients, our proposal does not call for massive publicity and outreach, which could generate untold numbers of additional clients. Though we are disquieted by this decision not to anticipate aggressive outreach, it is our hope that the Court will thereby understand that it is being presented with a picture of only the most critical of existing needs, representing situations in which not just the quality of life, but life itself, may be at stake. The eight year total amounts to \$64,878,052.

In preparing this proposal, UJC has benefited from invaluable input from a variety of important sources, including volunteer leaders, professionals, Holocaust survivors, representatives of survivor organizations, Jewish community federations and Jewish Family Service agencies. Invaluable expertise was received from the volunteer and professional leadership of the Claims Conference, the JDC and other Jewish communal organizations and agencies concerned with the welfare of survivors and Nazi Victims throughout the world.

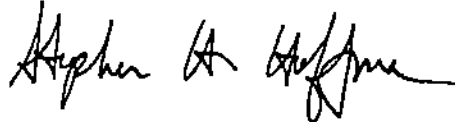
In closing, we thank you very sincerely for the painstaking and conscientious manner in which you have deliberated on these very important matters to date, and for your careful consideration of this and the other worthwhile proposals currently being brought before the Court.

If there are any questions or if additional information is required, please contact Lorraine Blass, Senior Planner at (212) 284-6738, or [lorraine.blass@ujc.org](mailto:lorraine.blass@ujc.org).

With deep respect,



ROBERT GOLDBERG  
Chair of the Board



STEPHEN H. HOFFMAN  
President/Ceo

RG:SHF/ajg

## **ATTACHMENTS**

- A. *Strength, Challenge and Diversity in the American Jewish Population*, A United Jewish Community Report, September 2003.
- B. *Nazi Victims Now Residing in the United States: Findings From The National Jewish Population Survey 2000-01*, A United Jewish Communities Report, December 2003.
- C. Chicago Proposal.
- D. Los Angeles Proposal.
- E. Broward County Proposal.
- F. Miami Proposal.
- G. South Palm Beach County Proposal.

**A PROPOSAL TO EXPAND SERVICES  
TO NAZI VICTIMS IN THE UNITED STATES**

**SUBMITTED TO**

**THE SWISS BANK SETTLEMENT FUND**

**JANUARY 30, 2004**

**Background**

Almost 60 years after the Nazi regime of terror and murder, we are confronting the difficult and painful reality that many survivors who endured unspeakable horrors are reaching the later years of their lives and finding themselves in distress. Providing assistance to elderly survivors in need, wherever they may be residing, is a humanitarian commitment and responsibility. This proposal is being submitted by United Jewish Communities (UJC), which represents 155 Jewish Federations and 400 independent communities across North America with a network of service agencies coordinating and distributing humanitarian aid and assistance for essential social and health related needs. The federation system is dedicated to meeting the needs of millions of Jews in North America, Israel, the former Soviet Union (FSU), and 60 countries around the world. UJC acknowledges the significant and compelling needs of Nazi Victims in the FSU, in Israel, and elsewhere. The focus of this submission is the situation in the United States.

The following provides a description of the size and characteristics of the Nazi Victim population, the state of social services and current unmet and projected needs, as assessed by individual communities. Information was compiled with the assistance of the Federations, Jewish social service agencies and Holocaust survivors involved in these matters. The definition of the population, hereafter called Nazi Victims, follows the criteria established by the Conference on Jewish Material Claims Against Germany (Claims Conference), although there may be variation by community.

**Demographics**

The National Jewish Population Survey 2000-01 (NJPS 2000-01)<sup>1</sup> yields an estimate of 122,000<sup>2</sup> Nazi victims in the United States, using a definition that includes survivors (including, but not limited to, those who survived concentration and labor camps) and

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<sup>1</sup> For details, see Laurence Kotler-Berkowitz, Steven M. Cohen, Jonathon Ament, Vivian Klaff, Frank Mott, Danyelle Peckerman-Neuman, with Lorraine Blass, Debbie Bursztyn, and David Marker, *The National Jewish Population Survey 2000-01: Strength, Challenge and Diversity in the American Jewish Population*, A United Jewish Communities Report, September 2003 (updated January 2003), available at [www.ujc.org/njps](http://www.ujc.org/njps).

<sup>2</sup> Ukeles Associates estimates that by October 2003 the population estimate would have been 110,000, taking into account mortality and immigration. Ukeles Associates, *An Estimate of the Current Distribution of Jewish Victims of Nazi Persecution*, Prepared for the International Commission on Holocaust Era Insurance Claims, October 2003.

flight victims.<sup>3</sup> The Survey was administered to a random sample of over 4,500 Jews in the U.S. during the period August 2000-August 2001. The questionnaire included more than 300 questions on a wide variety of topics, including household and demographic subjects, health and social service needs, economic characteristics and Jewish background and behavior. In addition, questions were included to identify specific subgroups within the Jewish population, including Jews from the FSU, Israelis and Nazi Victims.

The following are the key NJPS findings with respect to the Nazi Victim population:

1. Nazi Victims are more economically and socially vulnerable than non-victims of the same age, report poorer health and more disabilities that limit daily activities and have greater social service needs.
2. On almost all indicators of economic, social and health status, victims who arrived in the U.S. after 1965 (estimated size of this group is 58,000, of which 93% are from the FSU) are appreciably worse off than those who arrived before 1965, and non-victims of the same age (over 55),<sup>4</sup> and are especially vulnerable to economic and social difficulties.

This post-1965 Nazi Victim population, sometimes called "double victims" of both German Nazism and Soviet Communism, is characterized by a median age of 68, with 17% age 75 or over. Of this group, 60% (34,400) live in the Northeast; 10% (5,900) live in the Midwest; 8% (4,400) live in the South; and 23% (13,100) live in the West. Overall, 62% are women. Only 10% of this group own a residence, with 68% renting, and 19% residing in assisted living or retirement homes.

In speaking about overall health, 49% of this post-1965 victim group say they are disabled and unable to work, by contrast with 5% of non-victims; 34% report their health as poor, by contrast with 8% of non-victims; and 39% report they or someone else in their home has a health condition that limits daily activity, with 95% of these reporting that assistance due to the disability is required daily or several times a week. Asked to evaluate their financial situation, 43% say they are just managing, by contrast with 23% of non-victims. In addition, nearly 89% report household incomes below \$35,000 versus only 45% of non-victims, and most report incomes below \$15,000. Median household income is \$8,600 by contrast with \$40,800 for non-victims. Fifty-one percent of this group is below the poverty line, by contrast with 5% of non-victims. Of the post-1965 Nazi Victim group, 94% report that Social Security accounts for one-third or more of household income.

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<sup>3</sup> See Laurence Kotler-Berkowitz, Lorraine Blass and Danyelle Neuman, *Nazi Victims Now Residing in the United States: Findings from the National Jewish Population Survey 2000-01*, A United Jewish Communities Report, page 2, available at [www.ujc.org/njps](http://www.ujc.org/njps).

<sup>4</sup> The non-victim group used for comparison are Jews over age 55.

## Status of Social Services

With each year, Nazi Victims become increasingly aged, frail and vulnerable. Mental health professionals maintain that community-based living is critical to their well being because transitioning to an institutional setting triggers fears of confinement, imprisonment and untimely death.

Needs and services vary by local and regional factors, but most agencies provide case management, counseling, support for in-home services and emergency financial assistance, generally through grants for medical, prescription and dental needs. Home Care includes: housekeeping, food shopping, meal preparation, personal care, and health care, such as monitoring of medications and blood pressure. These critical needs have escalated in the last few years and represent a strain for low income and needy Nazi Victims, many of whom do not qualify for the governmental safety net. Social service agencies indicate that until three years ago, they were able to keep up reasonably with the need, but the situation has deteriorated dramatically and is expected to further worsen over the next 7-10 years.

The Claims Conference last year provided \$14,794,660 in grants to 80 agencies in the U.S. to support social services for needy Nazi Victims. These allocations come from the following sources:

- Successor Organization and German Foundation;
- International Commission on Holocaust Era Insurance Claims (ICHEIC);
- The Swiss Fund;
- Swiss Banks Settlement Looted Assets funds;
- The Holocaust Survivor Emergency Assistance Program (HSEAP);
- The Austrian funds.

It is estimated that 8,000-10,000 persons are served annually through these grants. After holding steady for the previous several years, Claims Conference funding has been recently enhanced through ICHEIC and Looted Assets funds. For 2004, the allocations are at the same level as 2003, and increases in future years are not expected.

Nazi Victims do not necessarily identify themselves as such when approaching a social service organization for assistance. In fact, many Nazi Victims are being served as part of the services provided for other client groups, primarily through the older adult service divisions. It is therefore difficult to provide an accurate estimate of the number of needy survivors throughout the country and the amount of funding provided for their services. Overall, however, agencies estimate that expenditures for this population equal at least the amount of the Claims Conference grant, and the concern is that needs will continue to escalate dramatically within the next few years, beyond the capacity of the Federation philanthropic system to respond.

## **Request for Funding**

The following represents documentation of the situation in 29 federated communities, all of which are served by a Jewish Family Service agency. While small communities may have fewer Nazi victims to serve, the lack of infrastructure for community and home-based services often results in the need for costly assisted-living arrangements. In all cases the quantification of need and cost are based on providing services currently not provided, for existing and new clients, for a period of one year. The Federation system of the U.S. seeks a special grant from the Swiss Bank Settlement Fund to address service gaps and ensure that frail survivors in need of essential, life-sustaining services have access to appropriate care. Funding is requested over an eight-year period for outreach and case management, health care, home care and mental health programs, emergency financial aid, transportation and socialization activities.

Some estimates suggest that the number of clients that might possibly come forward following aggressive outreach efforts could, in fact, double the numbers already known to the system. This possibility has not been contemplated in this proposal because of the impossibility of quantifying, but this issue should not be ignored.

## **Implementation**

It is recommended that the Court continue to use the established mechanism for allocating and distributing welfare dollars to Nazi Victims in the U.S. UJC would be pleased to work with the Claims Conference in the allocation, distribution and monitoring of the funds. As is now the practice, it would be important that an amount of money be set aside as a fund for smaller communities.

Each of the communities already has an established social service agency currently providing services, through a systematic assessment process. Significant expansion of services to known clients will involve additional staff, the cost of which in most cases will be absorbed by the agency providing services. Identification of additional clients requiring services will be done primarily with the assistance of local survivor groups. Most communities already have in place a survivor advisory board that assists in establishing policy in the area of Nazi Victim services. It is anticipated that these bodies will be involved in setting priorities and policy for the use of new funds for enhanced services to existing and new needy Nazi Victim clients.

## **Community Needs**

The following represents summary information from 29 communities detailing needs. In addition, full proposals have been appended from Chicago, Miami, South Palm Beach, Broward and Los Angeles. The UJA-Federation of New York, while part of the Federation system in the United States, has submitted a proposal under separate cover. UJC efforts and approach have been coordinated with New York, which estimates that costs associated with addressing Victim needs could conceivably reach \$70 million annually.



## CITIES WITH LARGE JEWISH POPULATIONS

### Baltimore, Maryland

The JFS receives approximately 20 requests per year for intensive home care following surgery and hospitalization that it is unable to provide, at an estimated cost of \$40,000. Approximately two clients per year "fall through the cracks" because they do not qualify for nursing home placement, but require skilled and long-term assistance in the home, at an estimated cost of \$40,000. Another unmet need is ongoing professionally-staffed support groups in two categories: Loss and Grief, and Caregivers Support, which would benefit 30 Nazi Victims, at an annual cost of \$7,000.

**Estimated cost for one year is \$87,000.**

### Bergen County, New Jersey

The JFS serves 400 Nazi Victims, of whom 10 receive home health aid service for an average of six hours per week. The Agency estimates that it needs at least an additional \$60,000 in order to help approximately 15 more clients and give extra hours to those who are bed bound. In addition, another \$20,000 is needed for a part-time case manager devoted solely to Nazi Victims.

**Estimated cost for one year is \$80,000.**

### Boston, Massachusetts

The JFC&S serves 184 Nazi Victims of an estimated 3,400 in the community, and estimates increased needs of 1.52% per year. For next year the unmet need for these clients is \$105,000 for emergency assistance and \$100,000 for home health care.

**Estimated cost for one year is \$205,000.**

### Chicago, Illinois

Since 1999, Holocaust Community Services has served 797 Nazi Victims, of an estimated 6,000 in the area, with a wide range of services. Twenty percent of these are deemed to be of very high risk. A large group subsists on moderate fixed incomes, too high to qualify for public benefit programs, and are unable to afford the high cost of medications and in-home care. Others, who qualify for publicly-funded community-based care, do not receive sufficient service due to the relatively low rates of reimbursement in Illinois. In order to provide additional subsidized services to needy Nazi Victims, an additional \$55,870 is needed for the latter six months of 2004, for in-home and community based services, emergency financial assistance, group support services and outreach (see attached proposal for detail).

**Estimated cost for six months of the first year is \$55,870.**

**Cleveland, Ohio**

The JFSA serves 250 Nazi Victims, of whom 114 receive case management and 53 receive subsidized home care, at an average of six hours per week. Thirty-five new and underserved survivors require 2,500 hours of home care, which at \$16-\$18 per hour totals \$40,000. In addition, \$12,000 of additional emergency financial assistance is required for an average of 10 persons per month at \$100 per month.

**Estimated cost for one year is \$52,000.**

**Detroit, Michigan**

The Jewish Family Service provides 155 Nazi Victims with in-home support, of an estimated survivor population of 2,000-2,500. Currently, 28 persons with no assistance in their homes are waiting for service. Minimal for housekeeping is considered to be 3.5 hours every two weeks (91 hours/year); minimal for personal care is twice a week for one hour (104 hours/year), and minimal for respite is considered to be two times a week for four hours (416 hours/year). The average hourly cost is \$22.

The Agency projects an additional need of \$231,354, as follows:

|   |                            |
|---|----------------------------|
| 22 clients waiting for housekeeping services x 91 hours/year equal 2,002 hours. 3 clients waiting for respite care services x 416 hours/year equal 1,248 hours. 3 clients waiting for personal care services x 104 hours/year equal 312 hours. Total hours required to provide the above services equals 3,562 hours/year x \$22.00 = | \$ 78,364.00               |
| 4 clients waiting for additional housekeeping services x 91 hours/year equals 364 hours. 2 clients waiting for personal care services x 104 hours/year equals 208 hours. Total hours required to provide the above services equals 572 hours/year x \$22.00 =   | \$ 12,584.00               |
| 18 clients x 91 hours/year + 1 x 156 hours/year = 1,794 hours/year x \$22.00 =  | \$ 39,468.00               |
| 29 clients x 91 (housekeeping) hours/year = 2,639. 10 clients x 104 (personal care) hours/year = 1,040. 3,679 hours/year x \$22.00 =  | \$ 80,938.00               |
| ½ Care Manager =  | <u>20,000.00</u>           |
| <b>Total:</b>   | <b><u>\$231,354.00</u></b> |

**Estimated cost for one year is \$231,354.**

## **Los Angeles, California**

The JFS currently serves 465 Nazi Victims, of an estimated 12,000 in Los Angeles County, through the Holocaust Survivor Program, with case management, and subsidized in-home services that include personal care, light housekeeping and heavy cleaning services. Among those needing assistance, approximately 25% are frail and require care management services. Two-thirds of those receiving in-home care fall into the category of working poor, earning slightly too much money and having slightly more assets than allowable for public benefits. Another group, many of whom are from the FSU and immigrated after 1965, qualify for SSI, MediCal and IHSS. This is the population who is most at risk and will bear the brunt of the reduced proposed California State budget, which would reduce State payments for in-home care of the elderly and suspend the scheduled 2005 cost of living increase in the State's share of the SSI program. In addition, the Governor is proposing a 10% reduction in fees to medical providers in the MediCal Program, possibly limiting access to medical care and prescription drugs.

Of the 52 clients who received four hours of home care every other week, and 69 who received four hours of home care every week, 35 require additional care, for a total amount of \$51,103.

Prescription drugs and the cost of healthcare have skyrocketed. It is not unusual for Nazi Victims to have prescription medication bills of \$800 per month. The largest HMO now charges \$200 per day for in-patient hospitalization. Currently, the Agency has no funding to provide Adult Day Health Care for Nazi Victims which costs approximately \$68.50 per day and are usually attended three times per week. Ten Nazi Victims require this service, for a total cost of \$40,000.

In sum, the Agency needs an additional \$670,000 per year to address the needs among current needy clients and those who are becoming increasingly frail. Included is the addition of three care management staff (\$180,000); \$204,000 of in-home care; \$30,000 of additional transportation assistance; \$50,000 for medications and other medical expenses; and \$206,000 for Adult Day Health Care (see attached proposal for detail).

**Estimated cost for first year is \$670,000.**

## **Metrowest, New Jersey**

The JFS serves 450 unduplicated clients, average age 80, of which 58% are female. 80% of these are over the government cutoff for entitlements. As a result, they fall through the cracks and are not getting the services they need. Thirty-five clients are each receiving six hours per week of subsidized home care. An additional 35 Nazi Victims have been identified who require home care and ancillary services.

**Estimated cost for one year is \$50,000.**

### **Philadelphia, Pennsylvania**

The JFCS is serving 364 Nazi Victims of whom 36% are over age 85, 54% are age 76-85, and 8% are age 65-76. The population is old, poor (95% live in poverty), frail (over 80% need some assistance with two or more activities of daily living), emotionally fragile (31% are depressed and 38% score at medium risk for depression) and greatly in need of additional services to adequately meet their demonstrated needs. Since program dollars are limited, the agency has not conducted outreach. However, for existing clients, an additional \$600,000 is needed for next year to increase home care hours from approximately four hours to 20 hours per week. During 2003, the agency distributed \$40,000 to 66 clients, an average of \$606 per client. The agency estimates that \$450,000 is required for next year for emergency medical funds so that 182 clients (50% of the 364) are able to receive \$2,500 each in emergency aid.

**Estimated cost for one year is \$1,050,000.**

### **San Diego, California**

The JFS presently serves 59 Nazi Victim clients, of whom 20 receive homemaker services on average 5.55 hours per week per client. Additional emergency funds are required for 12 needy clients, with an approximate need of \$10,000 each, for a total of \$115,000. For 10 clients, 20 additional hours of homemaker services are needed, for a total of \$156,000 per year. Five thousand dollars for short-term 24-hour care would bring the total to \$161,000. As a result of outreach, the Agency expects that six more survivors will be eligible for assistance. Assuming 10 hours of home care per week, plus \$2,000 average emergency funding for each, an additional \$56,800 would be required. A psychosocial/socialization group is needed to address isolation issues, at a cost of \$50,000.

**Estimated cost for one year is \$467,800.**

### **San Francisco, California**

JFCS estimates that 5,000 Nazi Victims reside in Northern California, of whom 750 are indigent and live on or below the federal poverty guideline, and an additional 1,500 live on the edge of poverty, struggling to survive on fixed incomes in the high-cost Bay Area. Recent publicity on restitution settlements have resulted in the emergence of large numbers of previously "unaccounted" survivors. Ongoing care management is provided to 200 Nazi Victims each year, with 41 new clients in the last three months alone, and a waiting list of 120. It is estimated that to meet the needs of the waiting list of 120 Nazi Victims who require additional home care and care management services, \$750,000 per year is required for an estimated 5-7 years.

**Estimated cost for one year is \$750,000.**

## STATE OF FLORIDA

The State of Florida has the third largest population of Nazi Victims, with the vast majority located in South Florida. Exacerbating the high numbers of needy, at-risk individuals, is the fact that Florida provides the lowest amount of state funding for home and community-based services of all states with significant Nazi Victim populations. The average annual state home and community-based service expenditure per person in Florida was \$60 in 2000, compared with \$1,131 in New York, and \$301 in California. State-funded services are over-subscribed with routine 3-4 year waiting lists. Many social service programs available in other states are non-existent in Florida.

Data from a recent survey, commissioned by the Florida Insurance Department, indicate that South Florida has the oldest population of survivors (median age 78-80) in the country.

### Broward County, Florida

The JFS currently serves 238 clients, of an estimated 7,000 Nazi Victims in Broward County, all of whom receive care management. Over 50% are in their 80's and 10% are in their 90's, including four clients over the age of 95. Of current clients, 129 require reinstatement of home care hours that had been cut in order to provide hours to new clients, at a cost of \$175,079. In addition, 48 clients are on the waiting list for home care hours at a projected cost of \$173,722. The Agency estimates based on recent increases in client load that 75 additional new clients will require home health services in 2004, which at a minimum of six hours per week would require \$271,440 of additional revenue (see attached proposal for detail).

**Estimated cost for one year is 620,241.**

### Gulf Coast, Florida (Tampa, St. Petersburg, Clearwater)

The JFS currently serves 76 Nazi Victims, of whom four receive personal care services and 10 receive homemaker or companion services. There is no funding available for assisted living.

The community estimates that of the 10 who receive in-home services, three are needy and qualify for assistance with home health care and medication, at a cost of \$10,000.

The Gulf Coast Jewish Family Services is aware of 60 Nazi Victims requiring additional services, as follows:

|   |                             |
|---|-----------------------------|
| Home Health Care (primarily bathing assistance) for 30 survivors to be provided twice weekly @ \$30 per visit (30 survivors x \$30 x 2 times per week x 52 weeks).                                  | \$ 93,600.00                |
| Homemaker assistance (assisting with chores, shopping, light cleaning and companion) for 50 survivors once a week for 2 hours at \$30 per visit (50 survivors x \$30 x 1 time per week x 52 weeks). | \$ 78,000.00                |
| Assisted living in a Jewish facility for 6 survivors to be provided at a cost of \$2,800 per month (6 survivors x \$2,800 per month x 12 months).   | <u>\$ 201,600.00</u>        |
| <b>Total:</b>   | <b><u>\$ 373,200.00</u></b> |

**Estimated cost for one year is 373,200.**

**Miami, Florida**

The JCS is serving 235 Nazi Victims with case management services of an estimated community-based survivor population in Miami-Dade County of 4,354. Of these, 175 individuals receive on average 4.5 hours per week of subsidized in-home services. \$56,463 was provided this year in direct financial assistance to 105 Nazi Victims.

On a case by case basis, it has been determined that the 235 survivor households require an average of 12 hours per week of home care, requiring the addition of six hours a week for each, for an estimated additional cost of \$975,000. Additional transportation assistance for 100 families total \$6,000; respite care for 28 family units is estimated at an additional \$509,000; and mental health counseling for 75 individuals is estimated at \$45,780, for a total to meet the one year need of current clients of \$1,535,780.

It is anticipated that the Agency will be expected to serve an additional 30 clients this year, at an estimated cost of \$318,200, for a total 1-year cost of \$1,853,980 (see attached proposal for detail).

**Estimated cost for one year is \$1,853,980.**

**Palm Beach County, Florida**

The JFCS currently serves 55 new, unduplicated survivors a year and estimates that over the next seven years there will be at least 535 needy Nazi Victims who will require assistance just to maintain their activities of daily living. Home care for one client for a year is estimated at \$9,000, and home health care at \$17,000. An additional \$200,000 is required next year for in-home services for needy survivors.

**Estimated cost for one year is \$200,000.**

**South Palm Beach County, Florida**

It is estimated by the community that South Palm Beach County is home to 8,450 Nazi Victims, of whom 58 are receiving home health care. Under the assumption that the caseload will increase for the next three years and then decrease for the next seven years, the total need is projected to be \$449,280 for 10 hours of home health services per week per client (see attached proposal for detail).

**Estimated cost for one year is \$449,280.**

## CITIES WITH INTERMEDIATE AND SMALL JEWISH POPULATIONS

### Canton, Ohio

The community estimates that of 10 Nazi Victims, three are needy and qualify for assistance with home health care and medication, at a cost of \$10,000.

**Estimated cost for one year is \$10,000.**

### Central New Jersey

The Jewish Family Service indicates that 50 Nazi Victims currently unserved or under served require services averaging \$3,000 each for home health care, homemaker services and transportation.

**Estimated cost for one year is \$15,000.**

### Cincinnati, Ohio

The JFS serves over 130 needy Nazi Victims, but estimates that the actual number of those in need may be double. While most are middle to lower-middle class, their financial resources become quickly depleted with illness. An additional \$100,000 is needed for subsidized home health care and housekeeping for 65 survivors. An additional \$240,000 is needed to subsidize 40 Nazi Victims in assisted living and nursing homes. \$50,000 is needed for emergency financial assistance for 65 persons. \$100,000 is needed to staff intergenerational programming, training programs for health care workers and support for counseling and outreach to child survivors, which will benefit 260 persons. \$5,000 is needed for transportation and \$5,000 for home maintenance, repair and chore service for 65 persons. A feasibility study for the establishment of a Jewish adult day care center to serve Nazi Victims among others over the age of 75, would cost \$10,000.

**Estimated cost for one year is \$510,000.**

### Dallas, Texas

The Jewish Family Service serves 21 Nazi Victims, of whom five are receiving home health care. An additional 10 clients require eight hours of home health care per week at \$15 per hour, for a total of \$62,400. An additional \$4,550 is required for medication assistance for 13 clients.

**Estimated cost for one year is \$66,950.**



### **Flint, Michigan**

JCS serves 14 Nazi Victims, all from the FSU, subsisting on SSI income. It is estimated that \$35,000 is needed for next year to supplement the government "safety net" with assistance in paying for medications, supplementing home care hours and providing transportation to access health care.

**Estimated cost for one year is \$35,000.**

### **Houston, Texas**

The community estimates 300 Nazi Victims in the area of which 12 receive emergency funds. An additional \$33,000 is needed to further assist 10 of these recipients with a supplement of \$300 per month.

**Estimated cost for one year is \$33,000.**

### **Long Beach, California**

The JFCS requires an additional \$10,000 for Care Management and \$5,000 in emergency funds in order to serve its 30 Nazi Victim clients.

**Estimated cost for one year is \$15,000.**

### **Milwaukee, Wisconsin**

The JFS estimates that there are 300-500 needy Nazi Victims, all from the FSU. Of these, 222 are being provided approximately 1,000 hours of service, including social service, medical interpretation, advocacy and supportive counseling. Services would be enhanced through the addition of a full-time case manager.

**Estimated cost for one year is \$47,000.**

### **Minneapolis and St. Paul, Minnesota**

These communities are serving 58 Nazi Victims with emergency grants, medical, home care and transportation subsidies. It is estimated that an additional 32 needy persons require case management and/or in-home health care. Projected costs to serve these additional persons include a half-time case manager at \$38,000; home health care and chore service at an average of four hours per week, at \$20 per hour, for a total of \$158,080; transportation at an average of eight rides per month at \$25 each for a total of \$91,200.

**Estimated cost for one year is \$287,280.**

### **Nashville, Tennessee**

A 64-year-old needs assistance in housekeeping, cooking and driving as a result of medical problems. Fifteen hours weekly are required at \$10 per hour, for a total of \$7,800.

**Estimated cost for one year is \$7,800.**

### **Ocean County, New Jersey**

JFCS provides services to 11 needy Nazi Victims, including four clients who were newly registered in the last quarter. On this basis, the Agency anticipates 16 additional clients for next year, for a total of 27. Based upon last month, during which 182 units of Home Health Aide services were provided at \$15 per hour for a total of \$2,730, and 109 meals were delivered at \$5.00 per meal, for a total of \$545, it is projected that \$39,300 of additional funding is required.

**Estimated cost for one year is \$39,300.**

### **Seattle, Washington**

It is estimated that 250 Nazi Victims reside in the State of Washington, 21 of whom are low-income (not exceeding \$17,960 per person or \$24,240 per couple) and receive emergency financial assistance and 85 of whom receive home care. Fifty-three persons are known to require home care or home health care. It is anticipated that the demand for these services will double in the next five years, with an estimate of 8.4% of Nazi Victims being financially needy and requiring substantial assistance to pay for home care or home health care. Providing home care to seven individuals who have been identified as very needy costs a minimum of \$15,332 per month, for a total of \$183,984. Given the increased demand, the minimum amount projected to provide home care to needy survivors in 2009 will exceed \$34,000 per month or \$408,000 per year.

**Estimated cost for one year is \$183,984.**

### **Southern New Jersey**

The JFCS is serving 60 Nazi Victims, of whom 30 needy individuals are receiving concrete services. Additional services required for this group include case management and personal care, at a projected additional cost of \$9,790 annually.

**Estimated cost for one year is \$9,790.**

**Expanded Services to  
Nazi Victims in the United States \***  
**Year One: Calendar Year 2004**

| <b>City</b>                      | <b>Number of Current and<br/>New Clients for<br/>Expanded Services</b> | <b>Funds Requested</b> |
|----------------------------------|--|------------------------|
| Baltimore, Maryland              | 30   | \$87,000               |
| Bergen County, New Jersey        | 25   | \$80,000               |
| Boston, Massachusetts            | 184  | \$205,000              |
| Broward County, Florida          | 252  | \$620,241              |
| Canton, Ohio                     | 3  | \$10,000               |
| Central New Jersey               | 50   | \$15,000               |
| Chicago, Illinois                | 150  | \$55,870               |
| Cincinnati, Ohio                 | 260  | \$510,000              |
| Cleveland, Ohio                  | 155  | \$52,000               |
| Dallas, Texas                    | 23   | \$66,950               |
| Detroit, Michigan                | 73   | \$231,354              |
| Flint, Michigan                  | 14   | \$35,000               |
| Gulf Coast, Florida              | 60   | \$373,200              |
| Houston, Texas                   | 10   | \$33,000               |
| Long Beach, California           | 30   | \$15,000               |
| Los Angeles, California          | 670  | \$670,000              |
| Metrowest, New Jersey            | 35   | \$50,000               |
| Miami, Florida                   | 265  | \$1,853,980            |
| Milwaukee, Wisconsin             | 222  | \$47,000               |
| Minneapolis/St. Paul, Minnesota  | 58   | \$287,280              |
| Nashville, Tennessee             | 1  | \$7,800                |
| Ocean County, New Jersey         | 27   | \$39,300               |
| Palm Beach County, Florida       | 55   | \$200,000              |
| Philadelphia, Pennsylvania       | 364  | \$1,050,000            |
| San Diego, California            | 28   | \$467,800              |
| San Francisco, California        | 120  | \$750,000              |
| Seattle, Washington              | 7  | \$183,984              |
| South Palm Beach County, Florida | 58   | \$449,280              |
| Southern New Jersey              | 60   | \$9,790                |
| <b>Total:</b>                    | <b>3,289</b>   | <b>\$8,455,829</b>     |

\* Excludes New York.

# Projected Funding for Additional Services for Needy Nazi Victims January 30, 2004

| City                             | Year One<br>2004   | Year Two<br>2005   | Year Three<br>2006 | Year Four<br>2007  | Year Five<br>2008  | Year Six<br>2009   | Year Seven<br>2010 | Year Eight<br>2011 | Total               |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|
| Baltimore, Maryland              | \$87,000           | \$84,233           | \$81,555           | \$78,961           | \$76,450           | \$74,019           | \$70,141           | \$66,465           | \$618,825           |
| Bergen County, New Jersey        | \$80,000           | \$77,456           | \$74,993           | \$72,608           | \$70,299           | \$68,064           | \$64,497           | \$61,117           | \$569,035           |
| Boston, Massachusetts            | \$205,000          | \$198,461          | \$192,169          | \$186,058          | \$180,142          | \$174,413          | \$165,274          | \$156,614          | \$1,458,151         |
| Broward County, Florida          | \$620,241          | \$600,517          | \$581,421          | \$562,932          | \$545,030          | \$527,699          | \$500,047          | \$473,845          | \$4,411,732         |
| Canton, Ohio                     | \$10,000           | \$9,682            | \$9,374            | \$9,076            | \$8,787            | \$8,508            | \$8,062            | \$7,640            | \$71,129            |
| Central New Jersey               | \$15,000           | \$14,523           | \$14,061           | \$13,614           | \$13,181           | \$12,762           | \$12,093           | \$11,460           | \$106,694           |
| Chicago, Illinois                | \$55,870           | \$181,970          | \$187,429          | \$243,052          | \$250,344          | \$257,854          | \$265,589          | \$273,557          | \$1,715,665         |
| Cincinnati, Ohio                 | \$510,000          | \$493,782          | \$478,080          | \$462,877          | \$448,157          | \$433,906          | \$411,169          | \$389,624          | \$3,627,595         |
| Cleveland, Ohio                  | \$52,000           | \$50,346           | \$48,745           | \$47,195           | \$45,694           | \$44,241           | \$41,923           | \$39,726           | \$369,872           |
| Dallas, Texas                    | \$66,950           | \$64,821           | \$62,760           | \$60,764           | \$58,832           | \$56,961           | \$53,976           | \$51,148           | \$476,211           |
| Detroit, Michigan                | \$231,354          | \$223,997          | \$216,874          | \$209,977          | \$203,300          | \$196,835          | \$186,521          | \$176,747          | \$1,645,605         |
| Flint, Michigan                  | \$35,000           | \$33,887           | \$32,809           | \$31,766           | \$30,756           | \$29,778           | \$28,217           | \$26,739           | \$248,953           |
| Gulf Coast, Florida              | \$373,200          | \$361,332          | \$349,842          | \$338,717          | \$327,946          | \$317,517          | \$300,879          | \$285,113          | \$2,654,546         |
| Houston, Texas                   | \$33,000           | \$31,951           | \$30,935           | \$29,951           | \$28,998           | \$28,076           | \$26,605           | \$25,211           | \$234,727           |
| Long Beach, California           | \$15,000           | \$14,523           | \$14,061           | \$13,614           | \$13,181           | \$12,762           | \$12,093           | \$11,460           | \$106,694           |
| Los Angeles, California          | \$670,000          | \$690,100          | \$710,803          | \$732,127          | \$754,091          | \$776,714          | \$800,015          | \$824,015          | \$5,957,865         |
| Metrowest, New Jersey            | \$50,000           | \$48,410           | \$46,871           | \$45,380           | \$43,937           | \$42,540           | \$40,311           | \$38,198           | \$355,647           |
| Miami, Florida                   | \$1,853,980        | \$1,795,023        | \$1,737,942        | \$1,682,675        | \$1,629,166        | \$1,577,359        | \$1,494,705        | \$1,416,382        | \$13,187,232        |
| Milwaukee, Wisconsin             | \$47,000           | \$45,505           | \$44,058           | \$42,657           | \$41,301           | \$39,987           | \$37,892           | \$35,907           | \$334,308           |
| Minneapolis/St. Paul, Minnesota  | \$287,280          | \$278,144          | \$269,300          | \$260,736          | \$252,444          | \$244,417          | \$231,609          | \$219,473          | \$2,043,403         |
| Nashville, Tennessee             | \$7,800            | \$7,552            | \$7,312            | \$7,079            | \$6,854            | \$6,636            | \$6,288            | \$5,959            | \$55,481            |
| Ocean County, New Jersey         | \$39,300           | \$38,050           | \$36,840           | \$35,669           | \$34,534           | \$33,436           | \$31,684           | \$30,024           | \$279,538           |
| Palm Beach County, Florida       | \$200,000          | \$193,640          | \$187,482          | \$181,520          | \$175,748          | \$170,159          | \$161,243          | \$152,794          | \$1,422,586         |
| Philadelphia, Pennsylvania       | \$1,050,000        | \$1,016,610        | \$984,282          | \$952,982          | \$922,677          | \$893,336          | \$846,525          | \$802,167          | \$7,468,578         |
| San Diego, California            | \$467,800          | \$452,924          | \$438,521          | \$424,576          | \$411,074          | \$398,002          | \$377,147          | \$357,385          | \$3,327,429         |
| San Francisco, California        | \$750,000          | \$726,150          | \$703,058          | \$680,701          | \$659,055          | \$638,097          | \$604,661          | \$572,976          | \$5,334,698         |
| Seattle, Washington              | \$183,984          | \$178,133          | \$172,469          | \$166,984          | \$161,674          | \$156,533          | \$148,331          | \$140,558          | \$1,308,666         |
| South Palm Beach County, Florida | \$449,280          | \$649,147          | \$800,972          | \$763,526          | \$737,646          | \$701,620          | \$670,644          | \$644,717          | \$5,417,552         |
| Southern New Jersey              | \$9,790            | \$9,479            | \$9,177            | \$8,885            | \$8,603            | \$8,329            | \$7,893            | \$7,479            | \$69,636            |
| <b>Total</b>                     | <b>\$8,455,829</b> | <b>\$8,570,370</b> | <b>\$8,524,194</b> | <b>\$8,346,661</b> | <b>\$8,139,904</b> | <b>\$7,930,560</b> | <b>\$7,606,035</b> | <b>\$7,304,499</b> | <b>\$64,878,052</b> |

**NOTES:**

1. UJA - Federation of New York excluded from calculations.
2. All numbers for Chicago, Los Angeles and South Palm Beach County are directly from federation budgets. Numbers for Chicago in Year 1 are for one-half year only.
3. All numbers for other communities start with an initial estimate for Year 1 (2004) provided directly by the communities.
4. For Years 2-5, estimates are based on a decline in needed services of 6% due to projected mortality plus a 3% increase to account for inflation.
5. For Years 2-6, estimates are based on a decline in needed services of 8% due to projected mortality plus a 3% increase to account for inflation.
6. Mortality projections in Notes 4 and 5 above are based on A Plan for Allocating Successor Organization Resources, Report of the Planning Committee, Conference on Jewish Material Claims Against Germany. June 28, 2000, p. 48.