



BOARD OF TRUSTEES MEETING AGENDA
September 3, 2020 / 5:00pm

1. WELCOME (5:00 – 5:05)
 - 🌀 Good and Welfare

2. CONSENT AGENDA (5:05-5:06)
 - 🌀 Minutes of July 29, 2020 Board Meeting pg. 2

3. GRANT RECOMMENDATIONS AND VOTES (5:06-5:30)* pg. 4
 - 🌀 RRRF Grants Committee Recommendations
 - 🌀 JCF Racial Justice Recommendations

4. DESIGNATED FUND POLICY REVIEW AND PROPOSAL (5:30-6:00) * pg. 31
 - 🌀 Discussion and Vote

* Items requiring a vote



Board of Trustees

Minutes of July 29, 2020

Call to order: 8:35 a.m. Adjournment: 9:07 a.m.

Presiding: Leigh A. Newman, Chair

Recording: M. Leighty

Present: Jessica L. Fish; Gerald B. Goldberg; Robert B. Goldfarb; Joshua Gottfried; Elysa L. Graber-Lipperman; Walter L. Harrison; Merrill Mandell; Leigh A. Newman; Steven F. Piaker; Cyral A. Sheldon (phone); Gayle W. Temkin; Robert K. Yass; Carolyn Gitlin, *ex-officio*.

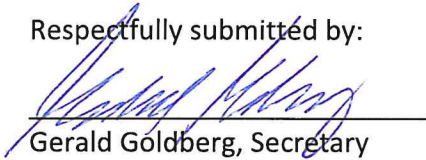
Absent: Blanche S. Goldenberg; Thomas M. Divine; David M. Roth; Julie R. Spivak; Randall H. Weinstock.

Also Attending (non-voting): Jacob Schreiber, President & CEO; Michael Elfenbaum, Vice President, Grant Programs; Kathryn Gonnerman, Vice President, Philanthropy; Madison Leighty, Development Assistant; Susan Lotreck, Vice President, Donor Services; Elana MacGilpin, Development and Stewardship Officer; Rhona Morgan, Vice President, Finance; Maureen O'Connell, Marketing Director; Goldy Singh, Grants & Donor Services Assistant (phone).

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
Welcome and Chair's Remarks	Ms. Newman welcomed everyone to the meeting. She expressed condolences for Mr. Roth's mother, who had passed away on July 28.		
Hebrew Senior Care Loan Request	Mr. Schreiber thanked the Trustees for convening and outlined the proposed terms of the short-term \$183,828 loan to Hebrew Senior Care. The loan would be funded from the Foundation's unrestricted pool and used to pay outstanding obligations to Enterprise Builders and Pulman & Comley. It would be secured by outstanding pledges to the Foundation by three major donors, which would be returned to the Foundation by December 31, 2020.	Upon motion, duly made and seconded, the Trustees approved the proposed loan of \$183,828 from the unrestricted pool to Hebrew Senior Care. Mr. Goldberg abstained, disclosing a business relationship with Pulman & Comley.	
Grant Request: Temkin Family Fund for Mandell Jewish Community Center	Ms. Newman presented the proposed grant of \$50,000 to the Mandell Jewish Community Center from the Temkin's family's designated fund. The fund's terms	Upon motion, duly made and seconded, the Trustees approved the proposed grant of \$50,000 from the Temkin Family Fund for	

Agenda/Issue	Discussion/Report	Action/Approval	Follow-Up
	allow emergency grants to the JCC with Trustee approval.	Mandell Jewish Community Center. Ms. Temkin abstained from the vote.	
Consent Agenda Minutes of July 15, 2020 meeting	Ms. Newman directed the Trustees' attention to the minutes of the trustee meeting held on July 15, 2020.	The minutes of the July 15, 2020 meeting were approved on consent.	The minutes of the July 15, 2020 meeting will be filed in the corporate notebook.
Adjournment:	Ms. Newman thanked the Trustees and called the meeting to a close at 9:07 a.m.		

Respectfully submitted by:


Gerald Goldberg, Secretary



Rapid Relief and Recovery Fund
Grants Committee Funding Request Review
August, 2020

Overview:

The Rapid Relief and Recovery Fund (RRRF) has set aside approximately \$505,000 (\$280,000 for agencies and \$225,000 for synagogues) to provide local Jewish communal institutions with financial assistance to help with challenges met as a result of COVID-19. Generally, grants can be awarded for humanitarian need, scholarship/assistance to students and/or members or to help offset a decrease in revenue or fundraising that impacts ability to provide essential programs and services. To date, \$120,000 has been granted to agencies, leaving \$160,000 available.

Staff, the Grants Committee Co-Chairs and Liaisons met individually with institutions to review specifics of the grants program and assess need. The following requests have been submitted by institutions indicating an immediate/critical need for assistance at this time.

Most of these organizations submitted reports in May which provided projection of need. The goal of these follow-up reports was to hopefully clarify actual need now that five months have passed since the onset of the pandemic. Please note that we did not require a specific format for reporting. We left that up to each agency so as not to overburden them with reports.

Jewish Family Services

JFS has encountered several challenges including unreimbursed insurance claims, reduced payment of co-pays and co-insurance, additional staff services for clients not covered through insurance, and investment in technology needed to provide telehealth. JFS' fundraising fell short approximately \$100,000 for FY20 due to COVID and, to date, a \$100,000 grant from the Hartford Foundation for Public Giving for general support was not renewed (at this point it is assumed that even if a grant does come through, FY20 is lost). In addition to the lost revenue outlined in the JFS report, they also project approximately \$200,00 in potential reduced revenue over the next 6-8 months.

Taking into account the \$354,000 received for PPP and a \$20,000 grant from HFPG for technology needs, JFS still faces up to a \$135,000 revenue shortfall in the coming year (it is possible that if *Care at Home* generated a profit, that some of those funds could be used to offset potential losses). JFS will continue to look for additional grants, support from donors and mitigate losses by reducing expenses wherever possible.

Recommendation: \$50,000

JT Connect

JT Connect continued its program remotely from March – June and intends to provide a full slate of options for 2020-2021. With a decrease in fundraising as a result of COVID along with unknown enrollment numbers at this time, they are anticipating a FY2021 deficit of \$12,000.

Recommendation: \$10,000

Voices of Hope

VOH was affected mostly by lower fundraising. While they did provide us with a budget, it is not approved yet by their Board (they operate on a calendar year). They are trying to determine now how to best plan for the upcoming year knowing that some of their programs cannot run. While VOH does offer educational programs, they are not a direct service provider in the same way that most other agencies operate.

Recommendation: \$5,000

Hoffman Summerwood

There are a number of challenges facing SummerWood; most of which have already been discussed. They have had an increase in cost including, staff overtime, PPE and cleaning protocols. Additionally, SummerWood's census is down which is also leading to financial stress. While the newly renovated Behavioral Health Unit at the hospital is ahead of schedule in terms of number of beds filled, this revenue still needs to take care of obligations such as paying back bankruptcy debts and deferred maintenance.

Recommendation: \$10,000

Camp Laurelwood

The RRRF did not originally reach out to Laurelwood as it is not a beneficiary of the Jewish Federation nor has it received grants from the Foundation's Community Grants program. Be that as it may, Laurelwood contacted us to inquire about funding. On the one hand, it is the only Jewish camp in Connecticut. On the other hand, there are a number of Jewish camps in close proximity that many children from the Greater Hartford area attend. Approximately 60 of the 300 campers at Laurelwood in the summer of 2019 came from Greater Hartford. The camp is reaching out to other communities as well for assistance.

Recommendation: \$5,000 (this grant does not indicate a promise of future funding by either the Jewish Federation nor the Jewish Community Foundation)

Community Services Building

The CSB houses four organizations – The Jewish Federation, Jewish Community Foundation, Jewish Family Services and Jewish Historical Society. The building meeting rooms are historically also available (pre-COVID) for other communal organizations to use. In order to insure better air filtration to help deter the potential spread of COVID, the CSB would like to install iWave into the HVAC before staff (and visitors) fully return to the building.

Recommendation: \$10,000

ADDITIONAL REQUESTS

- The Grants Committee requested additional budget information Jewish Family Services. A recommendation will be forthcoming.
- JCL, UConn Hillel and University of Hartford Hillel have indicated they do not need funding at this time. We believe the same to be true for Trinity Hillel. University of Hartford Hillel specifically indicated that any money received would simply go into the general University pool.
- Over the past several weeks, we have heard from SSDS, NEJA and the Mandell JCC. All three institutions are facing dramatic operational increases due to COVID. SSDS and NEJA have submitted additional COVID-related costs (included in packet). The JCC is also in need of funding but indicated that they understand other agencies that have not received funding yet are a priority. These three institutions, perhaps more than any others in our community, operate in environments where numerous individuals are coming into their facilities and the need to protect, clean, etc. is very high. It should be noted that the purchase of supplies and contracts for cleaning must be completed for the most part in the short-term in order to be fully prepared should we be hit with a second wave and equipment, etc. is once again in short supply.
Recommendation: \$25,000 each for SSDS, NEJA and the Mandell JCC

Temple Beth Hillel

The Rapid Relief and Recovery Fund was approached by Temple Beth Hillel in South Windsor for a grant to support humanitarian aid provided by the congregation. The synagogue has a long history of helping its congregants as well as others; especially because they are not geographically connected to the core and therefore often times don't have as easy access to support. Since April, about \$2,400 has been given out for relief to a handful of families (some of these families have also received aid directly from the RRRF). This primarily is done by compensating individuals that help with Temple projects or to assist local charities. In each case, the recipient receives needed assistance and their dignity fortified in ways direct assistance isn't able to accomplish. Rabbi Jeff and Mindy Glickman have visited the homes of over 150 congregants (social distance protocol was followed). They anticipate and ongoing need to provide additional support until at least the pandemic ends.

Recommendation - \$2,500

Jewish Family Services

**Jewish Family Services
Rapid Relief and Recovery Application
August 2020**

1. Is there increased need (in relation to the previous fiscal year) for scholarships/assistance to members, students, program participants or clients who demonstrate they need help to retain their particular spot or status with your organization? What is the total amount and type of increased need?

One of Jewish Family Services' primary source of revenue comes from copays, payments and insurance reimbursements. When our clinical office closed due to COVID-19 in March, we were keenly aware of how critical continuous clinical service is for our already vulnerable populations entering an even more vulnerable time. Providing the support they need in a safe manner became our top priority, though we were unsure of how or if we would receive any payment for our services. Clinicians were trained in telehealth and told to provide services to clients regardless of their ability to pay. Since then, thanks to legislation changes, many insurance companies have agreed to cover telehealth services but at a lower level and in a very complex manner (different modifiers and location codes in the billing process). Many of our insurance carriers are reimbursing at a significantly lower level for telehealth versus in person services which we see as our only option right now

2. As of FYE 2020, did you experience a decrease in revenue or fundraising as a result of COVID-19? Please list the lines of business and amount of decrease for each.

We are concerned about our decrease of revenue and our increase in business expenses related to COVID-19. This drastic difference in our revenue, and this increase in our staff time to support the persistent needs of our clients will continue for a long time to come.

- **UNPAID INSURANCE CLAIMS:** From March through June 2020, alone, we have 163 unpaid insurance claims due to the switch from in-person to virtual visits, totaling \$15,142.31.
- **CASE MANAGEMENT:** In addition to the teletherapy sessions, our therapists help their clients gain access to other community-based services to increase their quality of life, meet their basic needs, or to give them a little hope at a very troubling time. Our clinicians provided 100 hours of case management (a non-reimbursable service) in May and June alone – a value of \$6,500.
- **COPAYS:** In addition to that many of our clients have had financial issues and cannot pay copays or the portion of their therapy they used to be. From March through June, alone, unpaid copays totaled \$8,753.43. We still provide therapy for those clients at this time though, as you can imagine, this will have an impact on our budget over time
- **ATTENDANCE:** In addition, a number of clients chose not to continue our services due to Covid-19, many in difficult work and home situations that they did not feel able to continue with therapy.

Additional COVID-19-related losses include:

- JFS is contractually obligated to compensate the consulting Psychiatrist for the Child Clinic for six hours per week regardless of the reduced number of clients being seen. Older adults needing this service is significantly down due to the pandemic so JFS has an expense for which offsetting revenue is not being received.
 - Gerry (The JFS Older Adult Psychiatrist) retired in February, and although a new psychiatrist was hired to replace him, the pandemic prevented the transition of

**Jewish Family Services
Rapid Relief and Recovery Application
August 2020**

many services and medication management, thus requiring JFS to continue the services of the retiring psychiatrist to provide essential services while also contracting with the new psychiatrist. This additional expense was necessary to provide appropriate services for Older Adults.

- We pay 32 hours minimum per month in clinician salary to answer our “warm line”, which is available to anyone. In many cases we spend a great deal of time helping the caller and often get involved in multiple contacts even if it never becomes a counseling case.
- We must purchase technology equipment for our staff who have been working from their own devices. They need laptops so that they can work in a secure manner from home and headsets for privacy. We are also moving to a cloud-based storage and networking system since our servers cannot support our current reality with so many working from home. In addition to the cost of devices, we will be paying for a tech company to migrate our business processes to the new cloud-based system.
- Zoom accounts that are HIPAA compliant are costing \$250 per month
- We have increased costs for PPE for Care at Home and Food pantry staff
- We must rent a large tent for Tara’s Closet clothing distribution
- We must rent or buy outdoor heaters to use in the Fall and Winter when we continue our curbside pick-up food pantry distribution
- We anticipate many other increased expenses that we may not know about yet as we begin to change over how all our operations run

3. What mitigating effort have you taken to reduce your deficit?

- We applied for and received PPP/SBA Loan
- A donor has agreed to cover some of the increased costs for our clinicians to provide services to vulnerable clients
- We applied for funding from the Hartford Foundation for Public Giving, we received a \$20,000 grant from them
- We applied for a community grant from Farmington Bank Community Foundation, still pending

4. What is your projected surplus/deficit for FYE 2021?

- The Budgeted surplus for FYE 2021 is \$7,900 for JFS
- This budgeted surplus amount was approved by the BOD, however, do not include the reductions in funds related to decreased fee income caused by COVID-19 for non-covered services and due to clients inability to pay copays and self-pay for services for those without insurance.

JT Connect

JT Connect

1. Is there increased need (in relation to the previous fiscal year) for scholarships/assistance to members, students, program participants or clients who demonstrate they need help to retain their particular spot or status with your organization?

JTConnect plans to continue to offer robust program offerings to teens in the greater Hartford community and with the exception of the cost-saving measures we have taken (see question 3) anticipate many of the same programmatic costs. In a typical year, JTConnect receives the bulk of our registration forms and financial aid requests at the end of August and through the middle of September. This year is no different and at this point we do not have firm numbers of the amount of need that will be required from our teens and families. Due to the chagim pushing off the start of JTConnect classes to October 18 and parents waiting to see how COVID evolves before registering, might even push our registrations and financial aid requests later. However, we are anticipating that due to COVID-19 and its economic ramifications, there will be an increased need of financial assistance/scholarships from our families. In FYE 2021, we are projecting \$8,000 of financial aid to be awarded. This is not an increase of scholarship amount, however due to our anticipation that less teens will be enrolled in JTConnect in the year ahead due to COVID will create a greater strain on the organization. Additionally, JTConnect is committed to not turning any teen away from a quality Jewish education due to financial need and will do everything in its ability to secure funds for teens to participate in JTConnect even if we go beyond the \$8,000 budgeted scholarship amount.

2. As of FYE 2020, did you experience a decrease in revenue as a result of COVID-19?

JTConnect expanded its program offerings in response to COVID-19 through the end of FYE 2020 and continued to pay all staff and educators throughout the period. This was possible in large part because of the Payroll Protection Program, which allowed JTConnect to end FY2020 in the black. JTConnect did however experience a reduction in revenue as a result of COVID-19. Income from tuition and program fees was expected to be \$39,000 and was \$30,770. Fundraising was expected to be \$52,000, but due to the cancellation of our fundraising event and other COVID related impacts, we ended the year with approximately \$38,000.

3. What mitigating effort have you taken to reduce your deficit?

While committed to continuing to provide high quality Jewish educational programming to teens in our community, JTConnect is doing everything in its power to reduce our deficit for FYE 2021. As mentioned previously we applied and received PPP from the Federal Government. JTConnect has restructured some of our staffing including the elimination of the administrative position, reduction in number of educators teaching and additional teaching responsibilities from salaried professionals. Our executive director forgone his contracted salary raise. Additionally, we have worked to reduce our programmatic expenses while still maintaining high-quality programming.

4. What is your projected surplus/deficit for FYE 2021? – We anticipate the FY 2021 will end in a loss of approximately \$12,000.

Voices of Hope

August 6, 2020

Dear Jewish Community Foundation and Federation,

Voices of Hope is appreciative of the opportunity to apply for a grant from the Jewish Hartford Rapid Relief and Recovery Fund. Prior to the onset of the pandemic, one of Voices of Hope's primary areas of focus was preparing for how to keep Holocaust education impactful in a post-survivor world. In an environment of increasing acts of antisemitism and fewer people having knowledge about the Holocaust, we felt an additional pressure to ensure that we are prepared to fulfill our mission of utilizing Holocaust and genocide education and remembrance to promote a culture of courage to stand up against hatred. When COVID-19 hit, and the survivors who hold such a critical role of educating our community became the population most at risk, Voices of Hope quickly pivoted to adapt our programming to a virtual platform so that we did not lose ground in our efforts. We expanded our presence on social media posting interviews and videos that highlighted survivors' stories via our new Testimony Tuesday series, daily educational offerings for the community and webinars for educators so they could continue to engage their students during this challenging time. In April, we hosted our annual day long Reading of the Names and the Yom Hashoah Commemoration on a virtual platform providing messages of hope from our local survivors and shared reflections from Avon High School students about the importance of remembering the Holocaust. We hosted an eight-week summer series featuring diverse speakers from around the world, and last month we launched a pilot virtual mini-course to train descendants of Holocaust survivors to take on the role of witnesses for future generations. We plan to use this course as a national model for descendant training. Our programming was successful, and we noticed that we were reaching a broader audience both in numbers and geography.

We were excited to be able to draw support from these newly engaged constituents during our annual Evening of Hope scheduled for September 23, 2020. Due to the pandemic, it became clear that we would not be able to hold our annual fundraiser in person, and we began to plan for a virtual event instead. At that time, our board also made the decision to amend our budget and decrease our 2020 fundraising goal from \$115,000 to \$50,000, leaving us with a deficit of \$37,563.00. We are working with donors and seeking sponsorship support and also hoping to obtain additional revenue from an online ad journal and text-to-give donations during the event. We are not, however, anticipating that we will be able to raise the amount originally budgeted for. To reduce our deficit, we were able to obtain an early financial commitment from 100% of our board members, but unfortunately, some were impacted from the pandemic and were not able to commit to their previous year level of giving. Much of our fundraising is dependent upon a small number of larger gifts. We have been unable to secure some of these, which represents approximately one-third of our pre-COVID annual fundraising goal. We remain uncertain about our ability to rely on these gifts as we are unsure of how the pandemic has impacted the donors giving ability. In addition, we anticipate that many past donors will likely give at lower levels. We also need to factor in an added cost of \$4000 associated with obtaining the necessary software which will enable us to communicate with donors and provide us with the capability of running virtual fundraising programs as our existing system was outdated and did not allow us to communicate with our donors in the manner required at this time.

Another critical aspect of what we do involves our direct education of Connecticut's students. Since 2018, Voices of Hope's Holocaust Education Resource and Outreach (HERO) Center has reached over 10,000 students and educators throughout our state. As discussed above, this work is more critical than ever as we face increased antisemitism and there are fewer survivors who can work directly with students. As the pandemic extended into the summer months, two things became clear. First, it is unlikely that schools will allow field trips or school visitors in the coming months. Second, even if this proves not to be the case, our survivors, whose discussions with students are the most powerful form of Holocaust education, will not be available to visit schools or the Hartford Remembers the Holocaust exhibit in person, as they are the group most at risk of being seriously infected by COVID-19. As a result, we recognized the need to provide a virtual experience for students that will have a similar impact to an in person experience and thus we created an interactive website for students and teachers that includes artifacts, videos, curriculum and links to additional resources and more in-depth content. This website is based on content from the Hartford Remembers the Holocaust exhibit and will allow students and teachers to have more personal educational experiences when face to face visits are not possible. This cost Voices of Hope an added and unanticipated expense of \$4000.

Voices of Hope is proud of its response to these challenging times. We have utilized a much expanded virtual programming platform to engage a larger number of people. In order to accomplish this, however, we were faced with some increased expenses, and we are anticipating a significant decrease in fundraising this year. We pride ourselves on keeping our costs low and at this time cannot cut any additional costs without impacting our programming. We do not have the luxury of slowing down our efforts, and in fact, we are experiencing an ever increasing amount of pressure to take advantage of the short time we have left with eyewitnesses to this time in history that we must Never Forget.

Thank you for this opportunity.

Michael L. Elfenbaum

From: Kathy Fishman <kathy@ctvoicesofhope.org>
Sent: Wednesday, August 19, 2020 11:07 AM
To: Michael L. Elfenbaum
Cc: Robin Landau; Peter Fishman
Subject: RE: RRRF Grant Application Submission

Michael, the budget we sent in was based upon a post COVID world as of 1/1/21 and is based on so many unknowns. The proposed budget hasn't gone to our board yet for approval and at this time we are not comfortable showing a deficit in our budget. Since we are on a calendar year and haven't had our 2020 fundraiser yet, it is too early for us to tell at this time how we will end up this year, let alone in 2021.

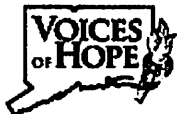
I probably should have mentioned that our 2021 HERO Center funding (\$45,000) is uncertain at this time. We have one donor who funds this and has told us he cannot commit to 2021 funding at this time. In addition, our 2021 fundraiser will be in the fall (13 months from now) and since we don't know if it will be live or virtual, we don't know our costs or how much income we will bring in from donations. We also don't know what the state of the world will look like in 2021.

Do you think we should have reflected the possible HERO Center loss and the possibility of not meeting our Evening of Hope fundraising goal of \$100,000?

Please let me know if you would like to discuss.

KATHY FISHMAN

Executive Director



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www.ctvoicesofhope.org

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From: Michael L. Elfenbaum <melfenbaum@jcfhartford.org>
Sent: Monday, August 17, 2020 10:48 AM
To: Kathy Fishman <kathy@ctvoicesofhope.org>
Cc: Robin Landau <robin@ctvoicesofhope.org>
Subject: Re: RRRF Grant Application Submission

Voice of Hope

2021 Budget Proposed

fiscal year - January 1, 2021 - December 31, 2021

		2021 Proposed budget
1	Income	
2	Conference or other program	\$ -
3	Evening of Hope	\$ 100,000.00
4	Film Festival (will this event happen)	\$ -
5	IHRD 2021 (virtual Event)	\$ 750.00
6	Other virtual event income (summer series etc)	\$ 5,000.00
7	Speak up	\$ 3,500.00
8	General Donations	\$ 24,000.00
9	In Honor / memory of donations	\$ 3,500.00
10	HERO Center funding - Education Research and Outreach	\$ 45,000.00
11	Endowment / Scholarship fund income	\$ 3,000.00
12	JCF Grants	\$ 7,000.00
13	JCF grant for strategic plan (remaining)	\$ 9,000.00
14	Federation grant VOH/GBC	\$ 6,000.00
15	other grants	\$ 1,000.00
16	Other outreach (facebook and other virtual donations)	\$ 1,000.00
17	income subtotal	\$ 208,750.00
18	Total funds raised	\$ 208,750.00
19	Expenses	
20	OPERATIONS:	
21	conference	\$ -
22	Evening of Hope	\$ 22,500.00
23	Holocaust Education (webinar series with CT Board of Ed)	\$ 2,500.00
24	Holocaust Museum trips (busses)	\$ 1,500.00
25	Virtual teaching platform enhancements	\$ 9,000.00
26	IHRD 2021 (Virtual)	\$ 300.00
27	Liability Insurance	\$ 2,800.00
28	Membership dues	\$ 300.00
29	Other Events & Outreach (virtual or live)	\$ 1,500.00
30	Professional Services including software	\$ 16,000.00
31	Speak up	\$ 2,500.00
32	Scholarship	\$ 3,000.00
33	Yom Hashoah commemoration	\$ 500.00
34	Misc Expense	\$ 2,500.00
35	IT Consult - Comp/email/web	\$ 5,000.00
36	Marketing, Development, publicity	\$ 3,000.00
37	Printing, copying, mailing	\$ 8,000.00
38	Supplies	\$ 600.00
39	payroll expense	\$ 100.00
40	Payroll	\$ 125,000.00
41	Meeting expenses	\$ 500.00
42	Professional Development (virtual)	\$ 500.00
43	Travel meetings - other	\$ 750.00
44	Total	\$ 208,350.00
45	Budget results	\$400.00
46	Contingency	\$400.00

Hoffman SummerWood

Hoffman SummerWood

1. Financial Expenses:

During the COVID pandemic, the Hoffman SummerWood community has experienced increased expenses and a decrease in the number of members. Hoffman SummerWood has had increased expenses from March 15 through current day during COVID-19. The increased expenses include

- A) In-Room Dining Services – Per the guidance from the CT Department of Public Health and the CDC, Hoffman SummerWood has had to move from community dining to delivering more than 80 meals twice a day as well as snacks to individual apartments. This change in process has increased our overall costs as we have had to purchase disposable containers and utensils which typically we do not purchase. Since the community dining room has been closed since mid-March when the COVID epidemic began our residents have largely been eating their meals (breakfast and dinner) in their room. All meals are delivered in Styrofoam packages. There has been \$8,840 in extra expenses in order to make in-room dining happen.
- B) There has been overtime at Hoffman SummerWood during the COVID crisis for several reasons. West Hartford has suspended the lift assist program so we have had to have 2 staff care givers during the night shift to help with any assists. We have also experience staffing shortages in the ALSA (the medical program designed to help residents with their health needs) program as staff has needed to self-quarantine or work longer hours to fulfill the medical needs of our residents. The overtime expenses total \$9,826
- C) PPE expenses During the COVID-19 pandemic Hoffman SummerWood staff has had to be vigilant in using PPE. The costs for additional PPE have totaled \$1,200.
- D) In order to open our community dining room which we are now allowed to do we need to redesign the layout of the dining room to ensure 6 foot compliance between tables. Also, we have had to get rid of our traditional table cloths because it is harder to maintain the level of cleanliness that we need to during COVID-19. Therefore we will be replacing the table cloths with glass table tops and vinyl table top cloths under the glass. This redesign will make it easier for Hoffman SummerWood to keep the table surfaces clean in between seatings which is essential; especially during COVID-19. The cost for this redesign is \$4,200 for the tempered glass table tops and vinyl cloth table cloths.

2. Hoffman SummerWood Census:

- A) Hoffman SummerWood has not been able to hold in person tours since March 15th when the COVID crisis began. Naturally seniors have been very cautious in terms of moving from their homes and joining a senior living community during this pandemic. For example, our 5 members who typically come back for Summer Stays have had to stay in Florida due to travel advisories. Pre-COVID, approximately 83 Jewish seniors called Hoffman SummerWood home. Today, our census has hovered around 70 which is below the organization's break-even point. Hoffman SummerWood's Director has reduced costs or delayed non-urgent repairs and maintenance projects in order to help offset the lost rent revenue.
- B) Hoffman SummerWood institutes annual rent increases each fiscal year. This rent increase along with reduced spending have been able to mitigate a deficit as this point.

- C) If the COVID crisis continues or worsens and our census falls into the 60s Hoffman SummerWood would be in a deficit situation making it even more difficult. Since we cannot predict how this crisis will unfold, Hoffman SummerWood has been very cautious in expensing funds. As mentioned previously, Hoffman Summerwood has also delayed any non-urgent expenditure to the extent possible.

3. Behavioral Health Unit

- A) By expanding our Behavioral Health Unit, we have been able to increase access to care for seniors while increasing revenue for our agency thereby providing critical cash flow to operations. The increased revenue will enable our agency to restore fiscal stability and fulfill significant prior obligations remaining from the bankruptcy as well as fund post bankruptcy obligations. Since we opened our expanded unit in Mid-May, our average daily census has been at 27 whereas before the expansion our average daily census was 20.5. Projected net profit for FY 2021, with all beds operating for a full fiscal year is expected to approach \$2.75 million which will enable our agency to fulfill the millions of dollars of bankruptcy obligations while investing in Hoffman SummerWood's operating and capital needs moving forward.

Camp Laurelwood

Michael L. Elfenbaum

From: Taylor McLeod <taylor@camplaurelwood.org>
Sent: Wednesday, July 22, 2020 4:48 PM
To: Michael L. Elfenbaum
Subject: Re: RRRF

Good afternoon,

Please find my responses below. I am happy to answer any other questions or provide any additional information.

Thank you.

1. As you probably know, Camp Laurelwood was mandated to not operate our residential program this summer. We committed to refunding all tuition, approximately 1.56 million dollars. As of now we have 75% of everyone's tuition and will refund the remaining 25% by the end of summer.

This fiscal year we have raised just over \$450,000. Although that is more money than Camp Laurelwood has raised in a single year, losing 100% of revenue for the year is incredibly difficult and complicated. We also don't know what the future looks like and how COVID will impact summer camp next summer.

However, even with the financial deficit we made the proactive decision to open our doors to the community in whatever way we could, including offering multiple weeks of family camp, virtual programming, and inviting Jewish professionals and clergy to come to take advantage of our campus to relax and recover from the past difficult months.

Our small, year round staff of 6 has worked tirelessly to do everything we can to support our community and also secure Laurelwood's future, however we are still \$250,000 short of fiscal security.

2. Our annual expenses are about 1.7 million and we lost 1.56 million in tuition.

3. We have applied for and received the PPP and EDL loans.

4. We have raised over \$450,000 in grants and donations. We are confident we can raise an additional \$50,000, which leaves us \$200,000 short of our goal. We are continuing with fundraisers, virtual events, peer to peer campaigns. We will be holding our 2nd Annual Summer Social virtually at the end of August. Our board members have all increased their donations and will be holding a phone-a-thon to raise additional funds in early August as well.

On Tue, Jul 21, 2020 at 9:17 PM Michael L. Elfenbaum <melfenbaum@jcfhartford.org> wrote:

Hi Tyler,

Sorry for the delay in my response. Can you please provide me with some detail including:

1. Current status of camp
2. Your budget and anticipated deficit *due to COVID-19*
3. Steps camp has taken to mitigate losses
4. Fundraising efforts to help offset COVID-19 losses and where your fundraising stands to date (amount collected and any anticipated amount coming in).

Thank you.

Community Services Building



July 21, 2020

Peggy McKinzie
R.M. Bradley

CSB I Wave Purifier Installation

Thank you for this opportunity to quote HVAC work at CSB, Bloomfield, CT.

Team Mechanical is pleased to provide and install:

- *I Wave R* IAQ Ion Generator purifiers for (7) Trane rooftop units. Purifiers will be installed in the rooftop air handlers fan section and wired into the fan signal. Allowing the purifiers to only run during fan operation.
Price \$835.00 each
Total Price \$5845.00
- *I Wave C* IAQ Ion Generator purifiers for (2) Trane rooftop units. Purifiers will be installed in the return air ductwork on the second floor, given that there is accessibility to the ductwork and space. These are required for RTU 5 & 7, due to the tonnage of the larger rooftops. Each unit requires (2) *I Wave C*.
Price \$2210.00 each
Total Price \$4420.00

Included in that fee is a one-year warranty on all labor provided by *TEAM Mechanical, LLC*. Parts and materials are covered by standard warranties provided by their manufacturers. Warranty periods begin when installation is completed. *TEAM Mechanical, LLC* assumes normal workday access to the job site. *TEAM Mechanical, LLC* will not be held responsible for normal wear and tear. The removal and disposal of asbestos and toxic materials are the owner's responsibility. This proposal is valid for a period of 60 days from the date shown at the top of this proposal, after which time we will be happy to provide an adjusted quote if necessary.

The price quoted does not include any sales, excise or similar taxes, it being understood that any which apply are to be added at cost.

We look forward to performing this work for you. Please call us at (860) 882-3652 if you have any questions.

Thank you for your consideration,

TEAM Mechanical, LLC.

- Barry Gilbert
- Designated Member

SSDS

NEJA

Mandel JCC

Solomon Schechter Day School

COVID 19 Cost	Cost
HVAC Trane Heating and Cooling	\$ 13,862.00
Technology Distance Learning Cost:	
17 Chrome Books	\$ 5,188.00
22 I-Pads	\$ 10,553.00
Webcam for Distance Learning	\$ 564.00
Zoom and Kaybu Subscription	\$ 2,850.00
Classroom Printers/Ink	\$ 243.00
Security	
Walkie-Talkies with panic bottoms.	\$ 21,500.00
Door & Security Repairs do to COVID 19	\$ 3,800.00
Out Door Classrooms	
Tents, White Boards, Markers, Fencing, Paint, Tables Chairs	\$ 3,781.00
PPE Supplies	
Masks, Face Shields, Gloves, Sanitizer, Wipes, Thermometers Social Distance signs	\$ 2,536.00
School Agreements Attorney Fees	\$ 2,960.00
Total Additional Cost:	\$ 67,837.00



Outlook

Search

New message Reply all Delete Archive Junk Sweep Move to Categorize Snooze

> Favorites

< Re: COVID expenses

> Folders

NK

Naty Katz

Wed 8/19/2020 9:36 PM

To: Michael L. Elfenbaum

Cc: Sidney Ulreich <sulreich@gmail.com>; Juanita Moss <juanita.moss@gmail.com>

> Inbox 4

Articles 1

Capital Equip. ...

CCP

Children's Rea...

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Best Practices

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Synagogue G...

> DAF (e-mail co...

COVID-19 76

> DAF (Large)

Block-Saffir

Glickstein, Lin...

Goldfarb, EJ

Kaplan, hb

Konover

Koopman, Br...

Koopman, Re...

Koopman, Trice

Reynolds

Ribicoff

Schiro, Beth

Schiro, Bob

Schiro, Susan

Hi Michael,

Thanks for reaching out - grateful for your help.

Please excuse the brevity and format as I'm in the Berkshires this week (with no cellular phone reception) and our CFO Theresa Smith is also away on summer vacation.

We plan to spend \$40,000 on PPE and cleaning and sanitizing SUPPLIES, as well as an additional \$40,000 for school-wide sanitizing SERVICES twice per day (in addition to the regular daily cleaning costs).

In addition, our HVAC contractor is currently spending several days on our campuses making sure our ventilation systems (rooftop units, etc.) in both buildings are running well, cleaning all interior vent covers, and replacing air filters as necessary.

With extra deep cleanings as needed throughout the year, additional medical supplies (e.g. no-touch thermometers), portable air purifiers for Nurse's offices and quarantine rooms, we anticipate an additional \$100,000 in Covid-related spending.

I hope this is helpful. Please let me know if you need further information.

Many thanks for your help.

Best regards,
Naty

Sent from my iPhone

On Aug 19, 2020, at 7:24 PM, Michael L. Elfenbaum <melfenbaum@jcfhartford.org> wrote:

Hi Naty,
I was informed that NEJA will have significant costs in the coming year directly due to COVID (PPE, cleaning, etc.).
Can you put a simple Excel spreadsheet together for me outlining the estimates of those costs that I can share with the Rapid Relief & Recovery Grants Committee?
Sorry for the short notice - I need to send a report out by Friday morning, so if I could have it tomorrow, that would be great.
Thank you.

Michael Elfenbaum
Vice President Grant Programs
Jewish Community Foundation of Greater Hartford
Zachs Campus 1333 Bloomfield Avenue Suite D1 West Hartford CT 06117
Phone 860.727.6187 melfenbaum@jcfhartford.org
Fax 860.231.05761 www.jcfhartford.org



**JEWISH
COMMUNITY
FOUNDATION**
OF GREATER HARTFORD



Reply Reply all Forward

Temple Beth Hillel

Michael L. Elfenbaum

From: Jeff Glickman <tbhrabbi@gmail.com>
Sent: Wednesday, July 29, 2020 1:29 PM
To: Michael L. Elfenbaum
Subject: Re: RRR Grants Request from Temple Beth Hillel, South Windsor

The work that you are doing is holy. You are providing the resources for tzedaka to happen. The partnerships you make forge bonds which make us all much more effective.

On June 12th, Jewish Federation and Jewish Community Foundation sent out a request for grant applications. You are looking to partner with both synagogues and agencies in four separate areas:

1. Humanitarian relief through agencies (application due August 1)
2. Revenue shortfall of agencies (application due August 10)
3. Humanitarian relief through synagogues (application due July 1)
4. Revenue shortfall of synagogues (application due after Yom Kippur)

Temple Beth Hillel submitted the only application for the July 1 grant.

Perhaps it is because we are much more rural than the other Greater Hartford synagogues. Rural houses of worship often serve humanitarian needs in different ways.

Perhaps it is because we have creative programming to meet the needs while promoting dignity.

Perhaps it is because we felt we were able, historically, to meet the needs of our community ourselves. However, these COVID times present new challenges.

In preparing the grant request, many humanitarian programs we have been engaged in were listed to show the culture of tzedaka we have and its magnitude. Not all are able to be tapped if we don't gather indoors. However, we anticipate that many of them will mushroom to meet the sustained need this crisis is bringing.

Specifically, Rabbi and Mindy Glickman have travelled to over 150 homes and spoken with congregants (on their front lawns – at quite a distance). The needs are pervasive. Many don't know how they are going to manage. Many have been laid off and don't know where work, or income, will come from. It is not only those from the "blue collar" fields. We will try our best to meet the needs, but any assistance from the Rapid Relief and Recovery Fund would be put to good use, and greatly appreciated.

A couple of members of the congregation were referred to Jewish Federation for direct relief. We are all grateful to you for that.

Since April, about \$2,400 has been given out for relief to a handful of families. This has primarily been to help with Temple projects and to assist local charities. In each case, the recipient's dignity has been fortified in ways direct assistance isn't able to.

We have also partnered with an organization on the North End of Hartford following our Shema Tour. This has helped approximately 100 families with relief from domestic violence, hunger and homelessness with the \$3,000 and ten van loads of food and supplies Temple has raised and allocated.

We have other, new COVID-related expenses. Services are being streamed and we are beginning to conduct outside worship. There are audio-visual expenses as well as protection installations. We are also looking to get members of congregation better connected. We have identified 10 congregant homes with no internet access who have attended services on a regular basis. There are another 7 homes who attend infrequently, and another 24 homes whose ability to go on-line is questionable. Taken together, this is about a quarter of our congregation. We are looking at tablets with limited mobile data access.

The biggest reason for the request for \$18,000 is the anticipated needs – all to supplement our COVID-related humanitarian expenses. This is quite different from the deficit the synagogue is in and the future loss of revenue from the membership being unable to maintain dues. We are grateful that you have a separate grant opportunity.

We welcome the opportunity to be partnering with you. It is like limbs on the same body achieving what neither could do alone.

Temple Beth Hillel
20 Baker Lane
South Windsor, CT 06074
(860) 282-8466

On Tue, Jul 28, 2020 at 2:56 PM Jeff Glickman <tbhrabbi@gmail.com> wrote:

Thank you for the clarity.

I will have something to you before Thursday.

On Tue, Jul 28, 2020, 2:34 PM Michael L. Elfenbaum <melfenbaum@jcfhartford.org> wrote:

Hi Rabbi Glickman,

Thanks for speaking with me today. I am going back over the request again. As we discussed, the program is for COVID-related costs. The way the proposal is presented, it demonstrates a program with many facets that has been operating for a decade or more and money that has been spent over that time. It is great to see all that Beth Hillel has done over the years and how you have helped so many. You are all to be commended for your caring of others. That being said, what we really need is something that focuses on specific instances where humanitarian relief was provided to individuals directly affected by COVID (i.e. lost job or laid off).

Before we go to the Committee, I like to anticipate the kind of questions we will receive and be prepared. So I will go through your list of examples to help us frame the conversation.

1. Unemployment Relief - The RRRF has offered financial relief to members of the Greater Hartford Jewish community. Several Beth Hillel congregants are recipients. Are there other Beth Hillel members that have not applied? In addition, up through this week, the \$600 unemployment benefit was available.
2. Temple Projects - With buildings closed, these projects are not really available?
3. Non-profit assistance - Are people doing this now? Most organizations are not using volunteers or only on a very limited basis.

4. Transportation - with the synagogue building closed and most people simply staying at home, transportation is not required.
5. Oneg and holiday clean-up - these are not currently taking place.
6. Various special needs - has anything specifically COVID-related come up (and have these individuals applied for financial assistance from the RRRF)?
7. Shema Tours - I imagine these are not taking place? And I'm not sure this would not qualify generally. While it is certainly admirable to help others, we for example have a food program in the Jewish community open to anyone who needs it through JFS. The RRRF is focused on the Jewish community as there are many organizations taking care of various constituents throughout the area to help meet their needs (food, economic relief, health, etc.)

We would need to see something very focused on COVID-related relief as opposed to an overall program. It would be helpful to let us know exactly what you have spent so far on these efforts, for what purpose and the number of people you have assisted (but not individual names of course). Also, what do you anticipate doing in the coming months and explain the costs associated with this.

Thank you very much.

Michael Elfenbaum
VP Grant Programs
Jewish Community Foundation of Greater Hartford

From: Jeff Glickman <tbhrabbi@gmail.com>

Sent: Friday, July 10, 2020 4:19 PM

To: Michael L. Elfenbaum <melfenbaum@jcfhartford.org>; Grants <grants@jcfhartford.org>; Michael Skott <michael@greatskott.com>; Laura Soll <lsoll@tbhsw.org>; Scott <scotteglick@comcast.net>

Subject: RRR Grants Request from Temple Beth Hillel, South Windsor

Thank you for considering our request for a humanitarian grant from RRR Fund. Shabbat shalom.

JEWISH HARTFORD RAPID RELIEF AND RECOVERY FUND GRANT APPLICATION
Temple Beth Hillel, South Windsor, Connecticut
June 9, 2020

It is humbling to consider the needs of others at such a trying time.

It is inspiring to know that Temple Beth Hillel is part of a great wellspring of tzedaka from diverse corners of the Greater Hartford Jewish community.

Thank you for partnering with us to do holy work.

Over the years, under the purview of the Rabbi's Discretionary Fund of Temple Beth Hillel, Rabbi Jeff Glickman has overseen the growth of many humanitarian programs as part of the mission of Temple Beth Hillel. These were founded when needs arose and donors stepped up. Many programs are accessed year after year; others will blossom to meet the expected crisis. They are all planning to be permanent.

The Discretionary Fund is confidential, but has never been secret. It is periodically reviewed by the synagogue president and reports, of a general nature, are given to the board. Funds for these have been supported by hundreds of donors.

Racial Justice Grants Recommendations September, 2020

In June 2020, the Foundation's board put forth a statement in support of the Black community after the murder of George Floyd at the hands of police. At that time, it also authorized grants to support racial justice in our community. This memo outlines research conducted by staff, in consultation with philanthropic leaders, elected officials, and grassroots efforts. Staff focused on three areas of support: racial justice advocacy, economic empowerment, and policing or criminal justice reform. Because these grants are meant to support the Black community specifically, staff prioritized organizations that were locally-based and Black-led. Some grassroots organizations, such as Mothers United Against Violence, do excellent work in the community but do not address the systemic racism that the Foundation's statement highlighted.

The total dollars available for this effort are subject to discussion. At the time of the statement, the Board entertained a recommendation for \$18,000; staff based its recommendations on grants totaling about this amount. Given the size of the grants, staff also prioritized smaller organizations or program areas with smaller budgets.

The following was presented to the JCF Grants Committee for consideration. **The Grants Committee recommends two grants: \$10,000 to the YWCA for their advocacy programs and \$10,000 to the Urban League of Greater Hartford for Economic Empowerment programs.**

In the end, we did not put forth a recommendation for policing and/or criminal justice reform; a discussion of our considerations is included here.

Organizational Background

YWCA: Advocacy and Community Engagement (\$10,000)

For more than 150 years, YWCA Hartford Region has been at the forefront of the most pressing social movements — from voting rights to civil rights, affordable housing to pay equity, and from gender-based violence prevention to healthcare reform.

The YWCA fights for issues impacting women and girls, especially women and girls of color and serves nearly 2,000 women, girls and families each year. Programs address racial, social, and gender disparities that have historically prevented many from succeeding in life personally, professionally, and economically. *Stand Against Racism*, *Week Without Violence* and ongoing *Community Matters* public conversations, bring people together for honest discussions to find common ground and solutions. Most recently, YWCA Hartford Region brought the community together in a call to action to end police violence in the wake of the murder of George Floyd and far too many other Black members of the community. The COVID-19 pandemic has highlighted the growing disparities among the Black and Brown community, especially the lack of access to healthcare, jobs, education and economic opportunities. To address this trauma associated with the pandemic and instances of police brutality, the YWCA is leading efforts by partnering with mental health providers to facilitate discussions to help inform future programs and services to meet the ongoing mental health needs of the community.

Urban League: Economic Empowerment (\$10,000)

Urban League provides programs and services in the areas of: Adult Education; Youth Development; Workforce Development and Training; Economic Empowerment; and Health and Wellness. Urban League of Greater Hartford is an affiliate of the National Urban League and was founded in 1964. The League provides services to more than 3000 area residents annually. It is considered the trusted partner for the Black and Brown community for 56 years.

The Urban League's economic empowerment work includes support for first-time homeownership, tax preparation services and trainings in personal finance. It will also be providing support for Governor Lamont's office as they pursue rent forgiveness counseling as a result of current economic challenges.

Criminal Justice Reform:

Since 1875, **Community Partners in Action (CPA)** has advocated for the needs of incarcerated individuals and pushed for incarceration reform. Working in connection with state legislature and other social service organizations, CPA provides aid to individuals who are currently or formerly incarcerated through behavioral change, employment and reentry programs while advocating for reforms to our incarceration system. Foundation staff chose not to recommend the organization for a racial equity grant because it is not Black-led and does not have a specific focus on anti-racist prison reform.

Stop Solitary CT is a program of the National Religious Campaign Against Torture operated by Shalom United Church of Christ in New Haven. Its focus is ending or reforming solitary confinement practices through legislation and public education, and it is currently advocating for the PROTECT Act, which aims to protect incarcerated individuals from abuse (including solitary confinement) within the prison system. Foundation staff decided not to recommend this organization because of its focus on one specific issue rather than a broader approach to racial equity in the criminal justice system.

The **Connecticut Bail Fund** is a program of Community Bonds, Inc. and funds bail for individuals who are unable to pay. They also partner with other organizations to inform the public about racism in the criminal justice industry. Bail funds around the country have become more recognized by the public after the Minnesota Freedom Fund received a surge in donations after the arrest of protestors in Minneapolis demonstrating against police brutality. Although the Minnesota Freedom Fund was flooded with gifts and eventually requested that donors give to other organizations, the Connecticut Bail Fund is still receiving donations and has been bailing out protestors in Bridgeport, New Haven, and other cities where a large number of protest-related arrests are occurring. Foundation staff preferred not to recommend the Connecticut Bail Fund because it is already a beneficiary of the JCF giving circles' Tikkun Olam campaign.

CTCORE is a grassroots organization working to empower Black leaders in their communities through criminal justice reform, education equity, economic justice, and environmental justice/health equity. Its three-pronged approach seeks reparations for past and current injustices, solutions for current inequities, and the creation of new systems free from injustice. CTCORE is a community-based organization that focuses on base-building and advocacy in Waterbury, New Haven, Bridgeport, and Hartford. Foundation staff chose not to recommend this organization because its platform was much broader than criminal justice reform.



WHITE PAPER

Designated Fund Policy Review for Covid-19: Legal and Strategic Considerations

Jacob Schreiber/August 28, 2020

Several donors have asked about making distributions from designated funds in excess of the spending policy amount, in response to Covid-19 related fundraising appeals from agencies. The Foundation's current policy is not to permit this, unless there is a provision in the Fund agreement that allows for such distributions.

The following information provides some context for the Foundation's consideration of whether (and, if so, when) to permit modification of a designated fund agreement to allow principal distributions not otherwise permitted under the fund agreement."

1. Legal considerations -- "Tapping into principal" or making distributions that exceed the annual spending policy of a designated fund is permitted in CT, with a few conditions. Sec. 45a-535e(a) of CT's UPMIFA statute states:

"With the donor's consent in a record, an institution may release or modify, in whole or in part, a restriction contained in a gift instrument on the management, investment or purpose of an institutional fund. A release or modification may not allow a fund to be used for a purpose other than a charitable purpose of the institution..."

Therefore, writes Gail Gordon, JFNA Senior Director, Planned Giving & Endowments (who consulted with JFNA's outside counsel, based in CT), "as long as there is nothing in the gift agreement that provides otherwise or establishes a specific procedure for modifying the agreement, **UPMIFA allows the Foundation to lift the spending restriction with the donors' written consent** and without clearing the modification with the CT Attorney General or obtaining a judicial decree.

"The modification, however, **may not be made without the Foundation's acceptance**. Its board is still bound by its fiduciary duties to manage the Foundation's assets responsibly. The Board should make a prudence determination after considering the seven factors set forth in Sec. 45a-535c, *as are relevant*, and document that it has done so, e.g., in a resolution of the board approving the temporary release of the spending restriction. The factors are:

- (1) The duration and preservation of the endowment fund;
- (2) The purposes of the institution and the endowment fund;
- (3) General economic conditions;
- (4) The possible effect of inflation or deflation;
- (5) The expected total return from income and the appreciation of investments;
- (6) Other resources of the institution; and
- (7) The investment policy of the institution."

I have also consulted with Ryan Leichsenring, an attorney at Robinson Cole specializing in tax law and non-profit organizations, who concurs that our Foundation may amend an endowment agreement, including the spending policy, with written permission from a donor.

2. We can, but should we? -- Our Foundation's policy/practice has been to prohibit or discourage such amendments to endowment funds. As the community champion of utilizing endowments to ensure our vibrant Jewish future, the Foundation serves as the ultimate guardian of endowment funds and generally does not believe it is in the best interest of agencies or the community to invade endowment principal to address immediate -- or even pressing financial challenges. We also believe that one of the chief reasons donors choose to establish endowment funds at the Foundation is they feel assured we will safeguard their philanthropic funds against the invasion of principal without their consent. Will allowing amendments to written agreements compromise the faith of some donors about our conviction to preserve the financial integrity of their philanthropic investments?
3. These highly unusual times -- By most accounts, Covid-19 is viewed by most as a "severe emergency," unlike anything we have experienced in our lifetimes. As such it presents *acute* and/or *existential* financial challenges to our agencies. I have spoken to numerous donors and leaders in the community who say that, 'if there was ever a time for the Foundation to find ways to make more money available to the community to alleviate, or even help save some of our essential institutions, this is it.'
4. How do we want to be viewed? -- From both a strategic and PR standpoint, we must ask ourselves whether this is the time for us to stick with our well-reasoned policies? If we don't prudently modify some of *our* restrictions, do we risk missing an opportunity to really help our community in profound ways? Will we be viewed as being too rigid or unresponsive to the severe organizational and human distress by standing in the way of some donors (and institutions) who believe these extraordinary times require them tap into the principal of their designated funds? Could such appearances hurt the Foundation's ability to further engage donors through our ongoing fund development efforts? Conversely, would showing judicious flexibility to address agency needs and donor wishes enhance our standing in the community and engender further donor confidence to partner with us to ensure our community's vibrant future?
5. Risks and other potential consequences -- Before coming to any conclusion, we must also weigh the risks/consequences to our institutions, the community and the Foundation if we amend our policies to allow principal distributions from our designated funds. These include:
 - Hurting the ability of agencies to thrive in the long-run (and immediately after Covid-19 is tackled) in favor of short-term relief -- Many agencies count on endowments to support their annual operations, services and programs. What will be the impact when this support is diminished -- possibly for a long while? Will there be a backlash for not sticking to our guns?
 - Further to the above is a potential unintended consequence of institutions' crisis fundraising campaigns to help them through the pandemic. Some major donors, who are carrying an extra heavy burden to assist our institutions, are addressing these institutional requests for *additional* funding by utilizing their designated funds, in whole or in part, rather than contributing (all) "new money." The latter is what institutions are hoping for, so as not to degrade their endowment income they emerge from the crisis. Given this situation, it is advisable for the Foundation to make sure that both the donor and agency discuss this situation and jointly agree to tapping into the principal of their designated funds.
 - Risking the Foundation's business model if there is a run on endowment funds -- The Foundation relies on fees for our operations, which could be adversely affected.

- The slippery slope – Once we amend some safeguards, what is to preclude donors from asking for changes in other policies that we deem essential?

Also of note is that most of the community foundations with which I've been in touch have similar policies to ours when it comes to amending fund agreements and accessing principal. Still, a couple are now making loans from their endowment funds and a few have/are considering relaxing their spending limits, while the New Haven Community Foundation *regularly* amends endowment fund agreements at the consent/request of living donors.

While the above are anecdotal and not a definitive representation, it's fair to say most community foundations – whose primary *mission is to strengthen their communities* through partnering with donors – are not yet modifying their endowment spending policies.

In sum, UPMIFA allows charitable institutions (such as the Foundation and other non-profits) to amend endowment agreements they own with the consent of the original donors. Stated another way, the Foundation must also agree to any modifications that a donor wishes to make. In short, the ball is in our court.



BOARD RESOLUTION TO ADOPT THE FY2021 COVID-19 DESIGNATED FUNDS POLICY GUIDELINES

On August 28, 2020, the Foundation convened a Designated Fund Policy Review Group (the “Group”) to consider whether to (temporarily) amend its standing Designated Fund policy to help address the challenges caused by Covid-19. The discussion was informed by a White Paper written on this subject. The Group was comprised of: Leigh Newman, Gayle Temkin, Gerry Goldberg, Elysa Graber-Lipperman, Steve Piaker, Walter Harrison, Bob Goldfarb, David Miller, Jacob Schreiber, Michael Elfenbaum and Kathryn Gonnerman. Following is the resolution the Group is recommending for Board approval:

The Foundation affirms that its standing policy of not permitting distributions from designated funds, which exceed the annual spending policy (unless there is a provision allowing this in the fund agreement), is a best practice to help ensure our partner institutions will have consistent, requisite financial support to continue to serve our community for generations to come.

However, recognizing that the Covid-19 pandemic has caused the worst economic emergency since the Great Depression, which has caused our Jewish institutions and citizens to suffer *severe* financial hardship through no fault of their own and with no definitive end in plain sight, **the Foundation Board of Trustees is temporarily amending its standard Designated Fund *spending policy* to conform with the following *FY2021 Covid-19 Designated Fund Policy Guidelines*:**

1. During the 2020-2021 fiscal year, ending June 30, 2021, the Foundation will consider written requests from donors to distribute up to 10% of the total value of a Designated Fund which they have established, subject to any restrictions in fund agreements precluding this type distribution.
2. All requests should include the reason for the request and indicate whether the beneficiary agency is aware of the request. All requests will be considered on a case-by-case basis and must be approved by a majority vote of the Board of Trustees.
3. The *Covid-19 FY2021 Designated Fund Policy* will be in effect immediately through June 30, 2021, but may be altered or suspended at any time at the discretion of the Board of Trustees.

All written requests will initially be reviewed by Jacob Schreiber, Michael Elfenbaum or Kathryn Gonnerman to ensure they are within the above guidelines. A Committee of Foundation trustees and staff will then review all requests and make recommendations to the Board of Trustees for its review. The Board of Trustees will endeavor to meet once a month (or more, depending upon the urgency) to vote on such requests.



Breakdown of Designated Funds

Designated Fund Summary NOTE: Total Fund Balance reflects all fund activity through 8/26/2020. Note Investment Earnings and Admin fees posted to funds thru June 30th	<u>Total Fund Balance as of August 26, 2020*</u>	<u>Amt Avble for Spending FY2021</u>	<u>Number of Funds</u>
All Designated Funds	\$ 39,304,325.61	\$ 1,907,730.87	583
Fund balances up to \$100,000	\$ 11,997,506.52	\$ 589,571.55	493
Fund balances up to \$250,000	\$ 9,852,675.42	\$ 585,058.17	63
Fund balances up to \$500,000	\$ 6,812,184.07	\$ 166,043.68	19
Fund balances over \$500,000*	\$ 10,641,959.60	\$ 567,057.47	8
Mandell Jewish Community Center	\$ 2,879,478.86	\$ 163,152.22	52
New England Jewish Academy	\$ 1,518,683.71	\$ 78,224.62	23
Solomon Schechter Day School	\$ 784,402.43	\$ 18,177.25	28

*The Foundation has six funds totaling \$9 million. None of these funds can be tapped under the proposed Covid-19 Policy Guidelines, as the some or all of the original donors have passed away.