

### **TESTIMONY: UJA-FEDERATION OF NEW YORK**

#### Before the Joint Fiscal Committees of the New York State Legislature Human Services Budget Hearing for Fiscal Year 2025-2026

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On behalf of UJA-Federation of New York, our network of nonprofit partners and those we serve, thank you for the opportunity to submit testimony on the importance of maintaining and expanding support for the human services sector.

Established more than 100 years ago, UJA-Federation of New York is one of the nation's largest local philanthropies. Central to UJA's mission is to care for those in need—identifying and meeting the needs of New Yorkers of all backgrounds and Jews everywhere. UJA supports an expansive network of nearly 100 nonprofit organizations serving those that are most vulnerable and in need of programs and services and allocates over \$185 million each year to combat poverty and food insecurity, nurture mental health and well-being, respond to crises here and across the globe, and strengthen Jewish life.

#### Human Services COLA

UJA's network of human service providers assists New Yorkers of all backgrounds throughout the five boroughs of New York City, Westchester, Nassau, and Suffolk counties. UJA's network provides a wide range of essential human services, including child care, mental health support, case management services, older adult programming, and securing access to food.

The previous three enacted budgets included Cost of Living Adjustments (COLAs), bringing some relief to certain human services sector employees. However, not all programs or titles were eligible for this increase. Additionally, despite recent COLA investments for some human services employees, UJA's network of nonprofits continues to struggle to recruit and retain its workforce while significant inflation has increased their operating costs.

While UJA thanks Governor Hochul for including a 2.1% inflation adjustment for some statecontracted human service workers in the FY 2026 Executive Budget, UJA with the Human Services Council believes a more substantial investment is needed to further support the work of human services agencies and personnel. Despite the rising cost of living in New York State, human services workers continue to make 30% less than their government counterparts, and many receive near-poverty level wages.<sup>1</sup> Human services providers need access to funds that will help them address the rising costs of overseeing services in New York State.

<sup>&</sup>lt;sup>1</sup> Facts & Research — #JustPay Campaign

**UJA requests that the Legislature includes a 7.8% investment, which builds upon the 2.1% inflation adjustment outlined in the Executive Budget and would be enacted through the cost-of-living adjustment mechanism.** This must also be inclusive of all State-contracted human services programs, as many essential human services programs were excluded from the COLAs enacted previously. A 7.8% investment is important in keeping up with inflation, as underpaid staff leave nonprofits for better paying jobs in government or the private sector. This deprives New Yorkers of services from the most experienced, well-trained staff and jeopardizes high-quality services. This investment would ensure the sustainability of nonprofits so that they have the resources they need to continue to provide vital services across the State.

# Securing Communities Against Hate Crimes (SCAHC):

Since the attack on Israel by Hamas on October 7<sup>th</sup>, 2023, there has been a surge in hate and bias incidents. According to the Anti-Defamation League (ADL), antisemitic incidents in the US saw an almost 400% increase within the first two weeks of the war. This is on top of the 39% increase in antisemitic incidents seen by the Jewish community in New York from 2021 to 2022.

UJA has taken steps to mobilize the community and other allies to unequivocally denounce anti-Jewish hate, as well as stepped up in several other ways, including:

- Strengthening the work of the Community Security Initiative (CSI) by allocating philanthropic emergency dollars to bolster security at 400 under-resourced Jewish communal institutions in the New York area.
- Significantly supplementing funding to 11 Hillels (serving over 20 campuses) to strengthen Jewish programming, support mental health, increase campus organizers, and provide legal counsel for students and academics facing harassment.
- Providing training and material to DEI and HR professionals to help them understand the contemporary face of antisemitism and supporting Jewish employees in the workplace, ensuring that they know their rights and know where to go if they experience harassment.

The state's Securing Communities Against Hate Crimes program is another mechanism that can be used to limit hateful attacks on vulnerable institutions. The state provides grants to nonprofit organizations at risk of hate crimes or attacks because of their ideology, beliefs, or missions. This funding allows community-based organizations to secure their facilities and better protect individuals and families they serve. Grants can fund interior or exterior security improvements, such as alarms, panic buttons, fences, shatter-resistant glass and public address systems, among other items. Funds also may be used to cover costs associated with security training and enhance an organization's cybersecurity.<sup>2</sup>

# The Governor's Executive Budget proposal includes a \$35 million investment in the Securing Communities Against Hate Crimes Program. UJA urges the Legislature to support this investment.

<sup>&</sup>lt;sup>2</sup> <u>https://www.governor.ny.gov/apply-securing-communities-against-hate-crimes-grant-program</u>

# Services for Holocaust Survivors Living in Poverty

The New York State-funded Holocaust Survivor Initiative continues to be a lifeline for survivors grappling with poverty, food insecurity, isolation, medical challenges, and mental health issues. Over 50 percent of New York State's remaining Holocaust survivors live in or near poverty. Sixty-one percent of Holocaust survivors emigrated from the former Soviet Union before coming to the United States; they came later in life, and as a result they receive little-to-no Social Security Income and are extremely poor.

While this last generation of survivors continues to astound us with their resilience, the past few years have been especially difficult. Trauma after trauma — Covid, the war in Ukraine, and the war in Israel accompanied by virulent antisemitism — have exacerbated survivors' already vulnerable mental health, and thanks to inflation, the astronomical cost of living is making it harder for them to make ends meet. We must not put aside our promise to "never abandon, never forget" Holocaust survivors.

Last year, the state budget included \$2.43 million to support the Holocaust Survivors Initiative. The FY 2026 Executive Budget included \$1 million for this initiative. **UJA requests a total investment of \$5 million in the enacted budget.** 

Today, the youngest survivors are almost 80 years old and as they age, they require even more care. While every year the number of Holocaust survivors declines, the cost of care significantly increases due to the nature of their complex cases. They survived concentration camps or were forced to flee their homes and countries, experiencing long periods of malnutrition, physical assault, and exposure to severe weather conditions with minimal clothing and footwear. These circumstances had a direct impact on their physical and mental conditions, leading to brittle bones, stomach disorders, impaired vision, heart and circulation problems, high blood pressure, dental problems, foot problems, post-traumatic stress disorder, chronic depression, anxiety, and sleeping disorders.<sup>3</sup>

# A total investment of \$5 million will support:

- **Case Management** to access benefits and support. Case Managers are specially trained in the psychological impact of the Holocaust.
- Mental Health Services, including home visits to help survivors work through the traumas that now manifest in sleep disturbance, anxiety, depression, and inability to trust.
- **Trauma Informed Care** provided by professionals who recognize and avoid possible triggers, thereby reducing the potential for re-traumatization.
- **Transportation** to doctors, family, synagogues, older adult centers, and other activities.
- **Crisis Prevention** to help stave off eviction and hunger.
- Legal Services and entitlement counseling.
- **Emergency Financial Assistance** for food, housing, prescriptions, medical, and dental care.
- Socialization Programs to reduce isolation.

<sup>&</sup>lt;sup>3</sup> Selfhelp Community Services, Inc. Holocaust Survivors in New York Today Through 2025, p. 7.

- Training & Support for caregivers and home health aides working with survivors.
- End of Life Care which includes hospice and ethical wills.

For many survivors, aging in place in their own homes is particularly critical as being placed in institutional care can re-awaken overwhelming fear related to the trauma they underwent in the Holocaust.<sup>4</sup>

New York must continue its commitment to Holocaust survivors by providing specialized care and support programs to enhance their quality of life and allow them to live out their remaining years with dignity. There is only a limited time left to help survivors. **UJA asks that the FY 2026 enacted budget expand funding for the Holocaust Survivor Initiative to \$5 million to support survivors living in poverty throughout New York State.** 

# **Naturally Occurring Retirement Communities**

Naturally Occurring Retirement Communities (NORCs) and Neighborhood Naturally Occurring Retirement Communities (NNORCs) collectively referred to as N/NORCs — are integrated care models bringing together social services and health care to meet the needs of older adults in their homes and communities. N/NORCs were established more than 40 years ago with the goal of transforming residential complexes and neighborhoods to enable older residents to remain living independently in their homes, thrive in their communities, and delay hospitalization or nursing home placement. The density of older adults and their proximity to each other further fosters creative approaches to providing health and social services: N/NORC programs provide case management services, nursing services, recreational, social, and cultural activities, volunteer opportunities, and ancillary services tailored to meet the needs of each community, with culturally and linguistically diverse staff and volunteers.

There is high demand for the state to increase the number of N/NORCs to help older adults continue living in their homes and communities. The N/NORC program last underwent expansion in 2019, adding 14 new programs into the New York State Office for the Aging's (NYSOFA's) portfolio, bringing the total to 43 N/NORCs. At that time there were more applicants to the program than the state could fund.

The number of older adults in our state is growing rapidly: there are 4.84 million older adult New Yorkers, and by 2030 that number is expected to reach 5.3 million.<sup>5</sup> N/NORCs are a key service and support system to meet the needs of this growing population in a fiscally responsible way. N/NORCs are incredibly cost effective for the state as compared to alternatives. In New York, a private room in a nursing home can cost nearly \$159,000 a year, according to Genworth's 2021 Cost of Care Survey. Meanwhile, NYSOFA estimates the average cost of serving an older adult in a New York State N/NORC program is just \$480 a year. By offering health and social services close to home, N/NORCs can delay institutionalization and reduce the need for hospitalization, emergency room visits, and observation status, which generates sizable cost-savings for both older adults and taxpayers through the Medicaid system. **UJA requests the Legislature** 

<sup>&</sup>lt;sup>4</sup> Selfhelp, p. 8.

<sup>&</sup>lt;sup>5</sup> New York State's Master Plan for Aging.

# increases funding for N/NORC programs so NYSOFA will be able to create new N/NORC programs across the state.

A key component of the N/NORC program model is health care management and assistance via on-site nurses. Nurses provide services to N/NORC residents that might not otherwise exist in the community, such as medication education, diabetes testing, flu shots, mobility and balance screenings, and helping clients get in touch with doctors. Many residents rely on these services as a critical source of health care and value the consistent, quality care they provide. Despite this service being required by NYSOFA contracts, it remains an unfunded mandate.

N/NORCs were previously able to secure pro-bono nursing hours by partnering with hospitals, retired nurses, or supervised student nurses. However, in the wake of Medicaid Redesign and billing changes, these arrangements have eroded and many nursing service providers have cut their pro-bono hours. With many of these partnerships greatly diminished or fully terminated, N/NORCs must find funding to pay for hours that were previously free, essentially spending more to maintain the same level of service for an aging population with increased needs. For example, one major nursing partner increased their rates to \$100/hour for these services. A baselined investment in N/NORC nursing would address the reduction in pro-bono nursing hours in recent years and the growing demand for health care services as the population grows older. It would provide older New Yorkers with stable funding to continue to access essential health care services right in their homes and communities.

Given the vast success of N/NORCs at meeting this administration's goals as outlined in the state's Master Plan for Aging, which seeks to "ensure older New Yorkers can live fulfilling lives, in good health, with freedom, dignity and independence to age in place for as long as possible," and notes that "older adults...should be able to choose to remain in their communities," now is the time to dedicate new and ongoing resources to expand this vital, tailor-made program. UJA appreciates the \$8.055 million for N/NORC programs included in the Executive Budget Proposal; we urge the Legislature to invest an additional \$4 million for N/NORC expansion and to cover mandated nursing healthcare costs in the FY 2025-2026 budget, for a total of \$12.055 million, to ensure that State-funded N/NORCs can continue to provide the indispensable services listed above.

# Afterschool Programs

The Learning and Enrichment Afterschool Program Supports (LEAPS) grants brought significant changes to afterschool funding, addressing long-standing issues but also introducing some challenges that need prompt resolution to ensure a solid foundation for ongoing improvement. For many communities, LEAPS offered a new opportunity to provide high-quality afterschool programming. However, organizations that did not secure a LEAPS award still face unmet afterschool needs, including former Advantage and Empire state grantees who are experiencing significant disruptions. Six of UJA's nonprofit partners applied for LEAPS funding; five were approved and only one was approved and funded ultimately receiving a LEAPS contract. Two of these providers were former Advantage or Empire state grantees and were forced to tell the families they previously served at their programs that their schools were no longer hosting a free afterschool program for their children. When families attempted to locate another afterschool

program in their community after they found out their current one was no longer funded, many were left with no place to access care.

Many high-quality afterschool programs were not funded in the first round of LEAPS due to limited funding. Latest data indicates that for every applicant that received LEAPS funding, three others did not highlighting a significant funding gap. Furthermore, according to the Network for Youth Success, for every child participating in an afterschool program in New York, four are waiting for an available program. Additional nonprofit providers are available and willing to serve children and youth in need of afterschool programs across New York State. Because of this, **UJA is requesting an additional \$155 million be allocated to the Learning and Enrichment Afterschool Program Supports grant.** This investment would allow an additional 48,000 children to be supported in a state funded afterschool program and provide funding for the remaining LEAPS applicants who were approved and not funded.

The Youth Development Program (YDP) allows counties to determine programming that will best meet their local needs. In New York City, the YDP partially funds COMPASS and SONYC after school programs. The YDP was funded at \$21 million in the Executive Budget, a \$6 million increase from the FY25 Enacted Budget. **UJA urges the Legislature to maintain the \$21 million included in the Executive Budget, bringing the funding for this program back to its FY 2011 level.** 

# **Child Care**

Families need access to safe, affordable, and reliable child care to thrive in New York State. Low-income families specifically struggle to maintain care for their families, forcing them to choose between working and providing care for their children. Without child care, parents and guardians are unable to work effectively, regardless of the location. The child care workforce is largely under-compensated which directly impacts a provider's ability to retain staff and maintain quality care for families.

While the Executive Budget made investments in child care including capital funding for the creation of new centers and expansion of family child care programs, more transformative measures must be taken to ensure every child care worker is compensated fairly and every child has access to quality care. UJA urges the state to make the following investments:

**1. Provide sustained and reliable compensation and benefits to all members of the child care workforce: \$1.2 billion-** This would create a permanent state fund to increase child care worker compensation and should be robustly resourced and sufficient to offer all child care workers additional income. A plan should also be developed by the state to establish a minimum pay scale and career ladder.

**2. Ensure all New Yorkers can access child care, starting with guaranteeing child care assistance (CCAP) to eligible low-income New Yorkers statewide: \$400 million-**Make child care a state-funded entitlement for eligible families making less than 250% of the federal poverty threshold and increase state funding for CCAP to account for growth in the program.

a) Maintain enrollment in CCAP in New York City: \$240 million-Based on the availability of funding and with agreement from the NY Office of Children and Family Services, NYC dramatically expanded the number of children in receipt of child care assistance supported by the State Child Care Block Grant (CCBG) over the last several years, as have other counties across New York State. New York City is on the verge of

exhausting available CCBG funding. Absent additional investment of \$240 million in FY 2025 from the State, New York City will be forced to dramatically reduce its caseloads, deteriorating the gains to expand access to affordable child care for families across New York City.

**3. Help eliminate barriers to accessing child care for children with developmental delays and disabilities: \$5 million-** Increase the enhanced rates for children with special needs to 130% of the market rate (up from 115%) and take steps to make it easier for child care programs to receive the enhanced rate.

Increased access to high-quality child care will only be realized if New York makes a substantial and sustained investment in child care programs and the workforce that oversees them. Without this, child care providers will continue to struggle to maintain staff and serve the families in their communities.

# **Child Welfare**

# **Increase Prevention Funding**

New York State's child welfare system provides preventive services to families to prevent placing children into foster care. The services are tailored to individual family needs including access to food, housing, clothing, mental health and medical services and any additional services and supports the family requires to remain safe and healthy. Since 2002, the state has invested in an open-ended child welfare funding stream which provides an incentive to counties to invest in prevention services, by reimbursing county funds spent on prevention. Prevention services have contributed to the reduction of children in out of home foster placement from 17,500 in 2016 to 13,500 in 2023.<sup>6</sup> For several years, the state has reduced the reimbursement level for prevention services to 62 percent, from the statutory requirement of 65 percent. The continued cost shift from the state to the local governments puts a strain on the counties' ability to invest in community-based programs for families and limits the ability for agencies to hire and retain staff to meet the demand for services. **UJA is supportive of A.487 which would increase reimbursement rate to 75 percent for preventative child protective services.** 

# Providing a Career Pathway for the State's Child Welfare Workforce

Child welfare staff report needing support in pursuing higher education. The NYS Child Welfare Worker Incentive Scholarship and the NYS Child Welfare Worker Loan Forgiveness Incentive Program help the child welfare workforce attain their higher education goals. The Scholarship and Program were funded at \$50,000 each (\$100,000 total) in the Executive Budget. UJA recommends the Legislature increase funding to \$2 million (\$1 million for each of these programs) in the enacted budget.

Many staff members working in child welfare programs struggle each month to pay their student loan bills, often amounting to several hundred dollars--comparable to a rent or mortgage payment. Increased state investment into the child welfare workforce's higher education pursuits will not only assist in staff recruitment and retention efforts but will also create the next generation of child welfare leaders in the field.

<sup>&</sup>lt;sup>6</sup> NYS-CW-Custody-Stats-2023-Q3.pdf

### **Child Victims Act Settlement Fund**

New York's Child Victims Act (CVA) allowed survivors of childhood sexual abuse for a limited time to bring civil lawsuits against their perpetrators regardless of their age or the statute of limitations. This has allowed survivors to seek justice and hold accountable institutions that harmed them in their childhood. While all human services nonprofits were subject to these civil lawsuits, 15 percent were brought against child welfare agencies.<sup>7</sup> Child welfare agencies do not have the financial capacity to deal with the costs associated with the CVA civil lawsuits. These organizations have limited surplus cash with many only having savings equal to1.2 months of expenses and the financial assets that many have are restricted by state law to pay out claims. While nonprofits including child welfare agencies are required to have insurance when they enter into contracts with the state, what is recoverable by insurance is often dwarfed by the settlement amounts. Lastly, insurance premiums have increased significantly due to insurance companies reevaluating child welfare agencies ongoing risk of civil lawsuits. Ongoing coverage may be even more out of reach for these agencies if the CVA becomes permanent as recently proposed.

A report by SeaChange Capital partners stated that, "without support from policymakers, they (child welfare agencies) are at risk of either discontinuing essential services or failing completely."<sup>8</sup> Because of this, **UJA requests the Legislature add funds to the Foster Care Block Grant to support a mechanism to address the costs of Child Victims Act awards.** This would both ensure that the individuals who filed these lawsuits receive due compensation and the uninsured costs nonprofits face from these civil lawsuits are covered. Survivors of past abuse deserve restitution but New York State must also work to mitigate any unintended harm imposed on nonprofits.

# Adult Literacy Education (ALE)

UJA thanks the Governor for including \$9.3 million in the Executive Budget for the ALE program, ensuring that programs will remain whole. UJA respectfully requests support from the Legislature for the investment of an additional \$3 million-\$12 million total in ALE programs. ALE funds English for Speakers of Other Languages (ESOL), Adult Basic Education (ABE) and High School Equivalency (HSE) preparation classes and is one of the few state funding streams able to address the needs of lower-level learners. In New York State, there are 3.9 million individuals who lack their high school diploma, English language proficiency, or both.

Limited skills make it difficult for individuals to support their children in school, access health care, secure and maintain living-wage jobs, advocate for their rights as workers, and fully participate in the political process. Many adults in New York State with limited literacy skills are women and people of color; a majority are immigrants, including many who are undocumented; others are BIPOC who were born and raised in the United States but do not have a high school level education.

Adult literacy education is the key to economic security and social mobility. Median wages for adults with a high school diploma or its equivalent are 24% greater than for those without a diploma. Furthermore, higher levels of literacy are associated with greater health knowledge,

<sup>&</sup>lt;sup>7</sup> <u>The Child Victims Act\_Serving Justice While Limiting the Collateral Damage.pdf | Powered by Box</u>

<sup>&</sup>lt;sup>8</sup> Ibid.

more efficient use of healthcare services, and the ability to manage chronic health conditions and communicate with healthcare providers. Investing in adult literacy education yields proven benefits for individuals and communities.

Less than 3 percent (6,800 New Yorkers) are served by state-funded adult literacy classes each year. In order to serve more New Yorkers in need of these vital classes, **UJA requests the Legislature add an additional \$3 million for a total of \$12 million for Adult Literacy Education in the FY2026 budget.** 

### Addressing Food Insecurity

Food access continues to be a concern among New Yorkers. As a result of the pandemic and the ensuing economic downturn, as well as high rates of inflation, more than two million New Yorkers are experiencing food insecurity, including 14.5 percent of children in the state.

Although UJA's nonprofit partners quickly shifted their operations to better support New York's emergency food efforts by expanding their food pantry operations, helping clients gain access to SNAP and other benefits and raising private dollars to deliver meals to homebound older adults, there is still tremendous unmet need.

UJA-Federation submits the following recommendations to ensure that the local food system and supply chain remains intact, that all families can access the food and support they need, and that front line community-based organizations (CBOs) can continue to respond effectively to the increased need for emergency food:

# 1) Appropriate \$70 million to support a guaranteed Supplemental Nutrition Assistant Program (SNAP) minimum benefit of \$100 per month.

a. The Supplemental Nutrition Assistance Program (SNAP) is the largest and most impactful anti-hunger program in the United States, providing nearly 3 million New Yorkers with an average benefit of \$6.20 per day. SNAP has been proven to not only enhance food security but also improve health outcomes, stimulate local economies, and reduce poverty. However, roughly 800,000 New Yorkers are excluded from SNAP for no other reason than their citizenship status and the current minimum federal benefit of \$23 per month is deeply insufficient. New York should guarantee that all New Yorkers participating in SNAP receive an adequate minimum benefit level of at least \$100 per month, to make a strong local commitment to feeding New Yorkers in need. Over 107,000 New Yorkers would benefit from this initiative, in particular older adults making around \$16,000 per year, including over a quarter of whom are actively participating in SSI. This proposal would benefit an extremely vulnerable population currently receiving less than \$1 per day. That is why a bipartisan coalition of legislators and 66% of New York voters support the idea. UJA urges the Legislature to appropriate \$70 million to ensure all New Yorkers have a monthly SNAP benefit of at least \$100 per month.

### 2) Restore Full Funding for SNAP Outreach & Application Assistance

- a. The <u>Nutrition Outreach and Education Program (NOEP)</u> helps eligible lowincome New Yorkers connect to federally funded SNAP benefits. Last year, the Legislature added \$2 million in NOEP funding to increase SNAP assistors in high-need areas; however, the FY2025 Executive Budget did not sustain that funding. UJA urges the Legislature to restore full funding of \$5.503 million to maintain vital <u>NOEP services</u>.
- **3)** Support the New York State Child Poverty Reduction Advisory Council's (CPRAC) proposal to create a state-funded food benefit for households with children that are ineligible for SNAP due to their citizenship status.
  - a. The New York State Child Poverty Reduction Advisory Council (CPRAC), established by the Governor through the Child Poverty Reduction Act, has set an ambitious and necessary goal: to cut child poverty in half by 2031. It recently recommended that Governor Hochul create a state food benefit for households with children that are ineligible for SNAP based on citizenship status, as a pathway towards cutting child poverty by half by 2031. That policy is expected to cost \$140.8 million and reach 64,600 households with children each year. SNAP4All will provide food benefits to income-eligible households currently ineligible for SNAP due solely to their citizenship status, equal to the benefits provided for similarly situated SNAP-eligible households. The program would be run through the Office of Temporary and Disability Assistance (OTDA) with administration led by local social service districts. All currently-excluded immigrant groups would be eligible, including those on 5-year waiting periods. UJA urges State leaders to support this program in the FY 25-26 Budget.
- 4) Fully fund a statewide and permanent Universal Free School Meals program.
  - a. UJA thanks Governor Hochul for the inclusion of \$340 million to expand Universal Free School Meals statewide in the FY2025 Executive Budget. The Legislature has championed this critical investment in the past two years, it is now crucial to **ensure the \$340 million for Universal Free School Meals is included in the enacted budget.** With this funding, nearly 600 additional schools will be able to provide free school meals for all, expanding access for more than 280,000 additional students. Free school meals alleviate hunger, reduce stigma, support mental and physical health, eliminate paperwork barriers, save families \$165 per month per child in food costs, improve math and reading test scores. Funding Universal Free School Meals will improve affordability and ensure New York families can meet their basic needs.
- 5) Increase Funding for Nourish New York and the Hunger Prevention and Nutrition Assistance Program (HPNAP)
  - a. Last year, these programs enabled New York food banks to distribute more than 50 million pounds of food. At a time when food insecurity is on the rise in New York and across the country, a modest increase in funding—providing \$75 million for Nourish New York and \$64 million for HPNAP—would ensure

emergency food providers have the necessary resources to support hungry New Yorkers.

# **Conclusion**

UJA-Federation of New York respectfully urges your consideration and support of these vital programs that assist our state's most vulnerable and neediest individuals and the organizations that serve them. Thank you for the opportunity to submit testimony. Please contact Faith Behum, <u>behumf@ujafedny.org</u> with any questions.