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Strategies for Maintaining Synagogue Spaces

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INTRODUCTION

UJA-Federation of New York, through SYNERGY, is committed to helping synagogues thrive. SYNERGY has identified that one of the key attributes of a thriving synagogue is sound operations, and that sound operations requires acting with fiscal responsibility in furtherance of a plan for a sustainable future. Because a synagogue's building is often one of its most valuable resources and an important part of a congregation's identity, efficient management of its building and the maintenance of its facilities are critical to a congregation's sound operations.

After an extensive learning and planning process, UJA-Federation funded research to learn more about the challenges of facilities maintenance for Manhattan synagogues. The findings of that research, which we are sharing here, are relevant for all synagogues throughout New York and the country regardless of geography.

This study reflects SYNERGY's commitment to identifying and sharing innovations and strategies that will help synagogues thrive. The study was overseen by a working task group from the Manhattan region of SYNERGY. The group was chaired by Rabbi Marc Margolius, Alan Divack, Rabbi Elliot Cosgrove, and Sally Kaplan, and staffed by SYNERGY Manhattan's planning executive, Rabbi Ben Greenberg. We are pleased to share these best practices for the benefit of all synagogues interested in improving their facilities maintenance.

We welcome your thoughts and reflections. Join the conversation by e-mailing us at synergy@ujafedny.org.

Chair

Michael Laufer

Executive Director

Adina H. Frydman, SYNERGY: UJA-Federation of New York

EXECUTIVE SUMMARY

In a 2014 survey, UJA-Federation's SYNERGY Affordability Task Force identified the cost of maintaining a facility in Manhattan as a primary concern for this group of synagogues. That's why SYNERGY commissioned a study of how Manhattan synagogues are dealing with this issue. This study was designed to generate in-depth information regarding synagogue successes and challenges in managing and sustaining their facilities.

In the spring of 2015, UJA-Federation's SYNERGY department commissioned a research study to learn more about one of the most pressing concerns facing Manhattan synagogues: the management and sustainability of their facilities. The research was conducted by researchers Sally Bernstein, Marian Krauskopf and Joan Montbach using a three-part methodology that included surveys, focus groups, and key informant interviews to investigate this issue. The study found that synagogues faced three overarching challenges:

- 1. Balancing the synagogue's interest in religious and programmatic activities with the need to address the physical demands of maintaining a facility.
- 2. Obtaining funding to address the day-to-day demands of operating a building and the longer-term facility needs and plans.
- 3. Developing expertise in facility management

The study also uncovered a number of operations and facilities-management best practices recommended by the leadership of the 34 Manhattan synagogues that participated in our survey. These included:

- Conducting systematic assessments of building systems and usage.
- Developing "action plans."
- Preparing operating and capital budgets.
- Adopting effective communication and decision-making strategies.
- Identifying alternative fundraising strategies.
- Assessing synagogue viability.

METHODOLOGY

The clear finding of the affordability survey was that the synagogues identified facilities maintenance, both regular upkeep and major repairs, as their single most pressing financial concern. As a result of these findings, it was proposed to address the question from three different perspectives— through focus groups, one-on-one interviews, and an online survey given to all Manhattan synagogues.

- The survey: A survey was developed with a focus on facility-related issues and sent to the leadership of more than 80 Manhattan synagogues. There were 34 responses. The survey included 23 questions addressing several broad areas: congregation size and staffing, physical plant, expertise and experience, and revenue opportunities.
- The focus groups: SYNERGY staff invited the leadership of Manhattan synagogues (i.e., building committee co-chairs, executive directors, rabbis) to participate in focus groups held at UJA-Federation in the spring of 2015. Four focus groups were convened. A total of 20 individuals, including both synagogue staff and lay leaders, participated in these groups. The discussions were audiotaped, with detailed notes taken.
- **Key informant interviews:** Six one-on-one interviews with "key informants" individuals who had a specific expertise in the issues raised in this research were conducted. These informants included the lay leadership and executive staff of two Manhattan synagogues, an architect, a real estate consultant, a cleaning/maintenance professional, and a non-profit executive who is a lay leader of a suburban synagogue.

FINDINGS

SURVEY: The survey achieved a 36 percent response rate (88 surveys were e-mailed and 34 responses were returned, of which 32 were valid). Eighty-five percent of the respondents represented synagogues with congregations of fewer than 1,000 members.

What is the approximate membership of your synagogue?

Answer Choices	Responses	
0-249 household units	37.5%	12
250-499 household units	15.6%	5
450-999 household units	28.1%	9
1000 + household units	15.6%	5
Other (please specify)	3.1%	- 1
Total		32

A key but unsurprising finding from the survey is that the smallest of the congregations consistently reported greater needs with respect to the condition of their buildings, while the larger synagogues were less likely to rate the condition of their synagogue as being in poor or in urgent need.

Please rate the condition of your synagogue on the following factors:

Building systems (HVAC)						
	Excellent	Good	Fair	Poor	In Urgent Need	Total
Q2: 0-249 household units (A)	0.00% 0	25.00% 3	33.33% 4	33.33% 4	8.33%	40.00 %
O2: 250-499 household units (B)	20.00%	60.00% 3	20.00%	0.00%	0.00% 0	16.67%
Q2: 450-999 household units	0.00%	25.00 %	37.50 %	12.50 %	25.00 %	26.67%
Q2: 1000 + household units (D)	0.00%	40.00% 2	40.00%	0.00% D	20.00%	16.67%
Internal cosmetic condition (paint	ing, cleaning)					
	Excellent	Good	Fair	Poor	In Urgent Need	Total
Q2: 0-249 household units (A)	0.00%	16.67% 2	50.00%	16.67%	16.67%	40.00 %
Q2: 250-499 household units (B)	0.00%	60.00% 3	40.00 % 2	0.00%	0.00%	16.67%
Q2: 450-999 household units	12.50%	37.50 %	25.00% 2	25.00% 2	0.00%	26.67 %
Q2: 1000 + household units (D)	0.00%	60.00% 3	40.00%	0.00%	0.00%	16.67 %
External conditions (roof, bricks,	windows, str	uctural con	icerns)			
	Excellent	Good	Fair	Poor	In Urgent Need	Total
Q2: 0-249 household units (A)	0.00%	36.36% 4	45.45% 5	9.09%	9.09%	36.67 %
Q2: 250-499 household units	0.00%	60.00%	40.00%	0.00%	0.00%	16.67%
Q2: 450-999 household units	25.00 %	37.50 %	12.50%	25.00 %	0.00%	26.67 %
Q2: 1000 + household units (D)	0.00%	40.00% 2	40.00%	20.00%	0.00%	16.67%

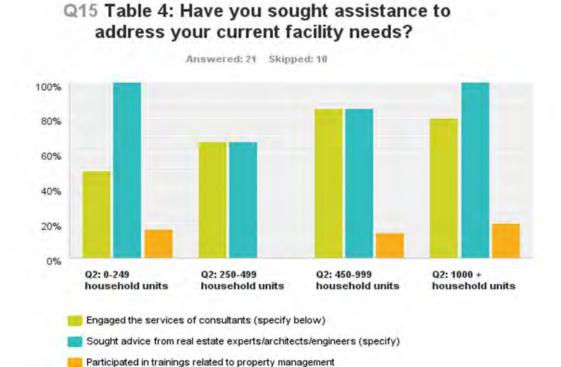
The larger synagogues also reported greater experience in the areas of capital development planning, fundraising, and knowledge of building code regulations.

How knowledgeable and/or experienced are you with the following?

Building code/regulations					
	Very Experienced	Somewhat Knowledgeable and experienced	Not very knowledgeable or experienced	Not at all knowledgable or experienced	Total
Q2: 0-249 household units (A)	8.3 %	83.3%	0.0%	8.3% 1	38.7% 12
Q2: 250- 499 household units (B)	20.0%	60.0% 3	20.0 %	0.0 %	16.1%
Q2: 450- 999 household units (C)	11.1%	66.7% 6	22.2 % 2	0.0%	29.0%
Q2: 1000 + household units (D)	60.0% 3	20.0%	0.0%	20.0%	16.1%

	Very Experienced	Somewhat Knowledgeable and experienced	Not very knowledgeable or experienced	Not at all knowledgable or experienced	Total
Q2: 0-249 household units (A)	0.0%	16.7% 2	75.0% 9	8.3%	38.7 % 12
Q2: 250- 499 household units (B)	0.0%	20.0%	40.0% 2	40.0% 2	16.1%
Q2: 450- 999 household units (C)	11.1%	33.3%	44.4%	11.1%	29.0% 9
Q2: 1000 + household units (D)	40.0% 2	40.0%	0.0%	20.0%	16.1% 5
ning and Land	i Use				
	Very Experienced	Somewhat Knowledgeable and experienced	Not very knowledgeable or experienced	Not at all knowledgable or experienced	Total
Q2: 0-249 household units (A)	16.7% 2	33.3% 4	33.3% 4	16.7% 2	38.7 %
Q2: 250- 499 household units (B)	20.0%	40.0% 2	0.0% 0	40.0% 2	16.1 %
Q2: 450- 999 household units (C)	11.1%	44.4% 4	44.4% 4	0.0%	29.0%
Q2: 1000 + household	40.0%	40.0 %	0.0%	20.0%	16.1%

A further point of interest was the lack of training related to property management across synagogues of all sizes.



Finally, respondents were asked, "Who does the synagogue employ to maintain the physical plant?" While a number of the smaller synagogues skipped this question, the openended responses were highly variable, ranging from once-a-week custodial services to a combination of staff and vendors.

FOCUS GROUPS: The focus groups highlighted the diversity among synagogues in Manhattan. Participants in the focus groups included both synagogue staff and lay leaders. They described their congregations in the following ways:

- The leadership of higher-need synagogues described their congregations as having a small membership, often with a young/transient congregation. The staff in these synagogues was small and often lacked building-management expertise.
- The leadership of larger synagogues, on the other hand, was more likely to
 describe their congregations as multigenerational, long-term residents of the
 community. These synagogues were more robustly staffed and included staff
 with specific expertise in property management as well as custodial staff
 available for building maintenance.

The focus group structure was designed to elicit details about both the synagogues' key challenges and strategies that have been successfully employed to address these challenges. The groups of participants weren't organized around any particular theme, but the focus and emphasis of each group was driven by the unique characteristics of the participants.

The immediate concern of many participants in Group One was "preventive maintenance"; the critical need for preventive maintenance was widely supported and the frustrations of achieving this (e.g., obtaining support, financial and otherwise) were shared. Participants' frustration was evident in statements such as, "Routine maintenance is more of an issue than raising funds for a capital campaign." Some participants in this group underlined the importance of facility assessment to help synagogue leaders make informed plans for performing repairs and maintenance. Others acknowledged that even a sophisticated understanding of maintenance could be thwarted by financial constraints: "It's impossible to get the money out of your budget, so you find yourself putting it off each year," one participant said.

The discussion among Group Two participants was the broadest, and it touched on the use of air rights to leverage resources for acquiring new space, issues of rental strategies, building culture to support capital investment, and the importance of hiring an "owner's rep" for construction work and health and safety issues. The space challenges were clearest: it is extraordinarily difficult for the leaders of modest congregations to achieve their religious mission in space that is limited, that may have health and safety issues, or that might have a compromised infrastructure.

Group Three members focused on the significant challenges faced by smaller congregations, specifically the urgent needs of smaller congregations with older/historic facilities.

- "... Elderly members can't provide financial support, and are disappearing, and young people don't support brick and mortar Jewish institutions."
- "We're always crying poverty. It's not a surprise. We have a couple of different fundraisers a year to remind folks. We're being honest, asking for what we need."
- "I've asked to sponsor kids' snacks, but how do you fundraise to fix a leaky pipe?"

Group Four participants modeled a consulting session. A representative from a larger congregation offered advice to the director of a new synagogue. The advice offered by the facility director included the need to conduct a full facility assessment. "You can waste a lot of money by not doing a good assessment," one participant said, and this assessment should consider not only the current status of the facility but also its future needs. One participant advised the group to, "Think ahead a little bit so you don't invest in

systems that can't meet future needs." Other recommendations included preparing a comprehensive budget, engaging lay leadership, and pursuing low-hanging fruit, i.e., less expensive projects that can have a big impact.

INTERVIEWS: Interviews were conducted with key informants — individuals who had an area of expertise that could advance our understanding of the issues raised in the survey and the focus groups. These informants included:

- The chief financial officer of a nonprofit health agency who is the vice president of his New Jersey synagogue.
- The owner of a cleaning/maintenance company operating in New York City.
- The executive director of a large and affluent Manhattan synagogue.
- A Brooklyn-based real estate consultant who is a synagogue trustee and has provided consulting services to Brooklyn synagogues.
- An architect who has worked with religious groups, including an order of nuns in Rockland County, on facility issues.
- The lay leader and treasurer of a thriving Manhattan synagogue.

Many themes emerged from these interviews, themes that often echoed or expanded upon those identified in the focus groups. They include:

The Synagogue as Real Estate:

- A synagogue that owns a building is in real estate and must not avoid the requirements of effective real estate management. "If you have a stand-alone property, you're in real estate. The synagogue is the home of the congregation and that's that," a key informant said.
- The real estate challenges are particularly difficult in religious buildings. "The design of synagogues is often inherently inefficient. They're expensive to heat and expensive to cool," another informant added.

The Role of Experts:

Finding the right staff and identifying experts is challenging. "Maintenance is a very broad set of activities from cleaning to plumbing," an informant explained. When possible, employ licensed skilled trades workers, such as plumbers, and general custodial workers.

Finding skilled tradespeople is difficult for small jobs because logistical costs (e.g., parking), outweigh potential benefits. One possible solution is to engage — on a part-time

or per-project basis — skilled tradespeople working as facilities staff in local hotels and large residential buildings.

Assessing Need Is a Critical First Step:

- The strongest management approach is one that uses systematic data to understand the extent of existing and future needs. It allows synagogues to turn anecdote into science.
- Fully understanding maintenance challenges requires conducting a range of planning studies and surveys. The best studies include capital needs assessments of all systems, complete with a schedule of required maintenance and replacement, energy audits that identify potential savings on utility charges, space needs, and utilization analyses.

Decision Making and Governance Structure Matter:

- The strongest recommendations are often those developed together with lay leadership. That's why it's advisable to form committees of people with specific skills and expertise. "Use the four W's to guide selection of members wealth, workers, wisdom, wow (e.g., celebrities)" to create a database of congregant information that can support selection of useful committee members; be selective in choosing committee members.
- Committees should add value. The value of committees is twofold: access to important skills and information, and a strategy to create buy-in for the project, so that when it's presented to the board, others will support it.
- Finally, be sure that bylaws will support this approach to committee formation.

Budget Plays a Defining Role in Facility Maintenance:

- The budget for ongoing maintenance should be a clear and routine item for board consideration; develop budgets with staff and/or building committees; present a budget with strong supporting data; make sure maintenance is a standing item on the regular meeting agenda.
- It is critically important to make the case for resources for maintenance. Many competing interests make this difficult. "Maintaining a building is hard because it's the last thing that gets done." "We let the can get kicked down the road too many times."

• It might help to find additional funding sources. Funding sources other than donors include space rental, commercial space rental (e.g., filming), philanthropy, corporate matching, and federal/state grants (Homeland Security, NYSERDA).

SUMMARY: OVERARCHING THEMES

Overall, the research revealed clear divides between the operationally successful synagogues and those that are struggling to provide a viable home for their congregations. For example, several of the synagogues relied on a single, part-time staff person; others had more than a dozen staff dedicated to facility maintenance and event coordination. Access to resources and expertise was uneven, with well-funded synagogues predictably more effective at raising funds and identifying vendors, consultants, and other resources. But all respondents agreed that one-time capital donations were a much easier "ask" than ongoing, seemingly nagging requests for maintenance funds.

THE CHALLENGES:

The research also underlined that the requirements of operating facilities are both complex and demanding. The challenges include:

- Balancing the interest in the religious and programmatic side of the synagogue with the need to address the physical demands of maintaining a synagogue. A common thread in the focus groups was the difficulty the leadership had in getting the attention and commitment of their congregation and lay leaders to focus on facility issues. The problem then becomes, what is the best way to communicate these needs effectively?
- Obtaining funding to address the day-to-day demands of operating a building as well as the longer-term facility needs and plans. All of the synagogues in this research rely primarily, and in some cases exclusively, on dues or on the generosity of congregant donors, special assessments, or routine building assessments to meet their expenses. Although many respondents rent out spaces within their buildings — to early-learning centers, theater groups and individual performers, and sports leagues — and one rents out apartments, including the rabbi's apartment, this income is not reserved for building costs despite the fact that as the rental use increases, the maintenance demands on the building also increase. There were mixed — and frequently negative — reactions to one of the alternatives: seeking landmark status and applying for funding based on this designation. Some saw selling air rights as a source for significant expansion. Sharing space with schools or other services was seen as more viable. Many synagogues have successfully secured federal or state funding for security (Homeland Security) and energy conservation (NYSERDA), but some struggled to find the time and expertise

for grant preparation. ("I'm a rabbi, not a grant writer.") No significant private philanthropic sources of funding for building and maintenance-related costs were identified.

• Identifying experts to properly assess the facilities and their needs. Having the expertise to appropriately diagnose and fix a facility problem is essential, yet it was clear from the survey and from the focus group discussions that access to this expertise is uneven among Manhattan synagogues. As one focus group participant said, "We spend hours debating a \$5,000 item, but no time on an item that costs \$100,000 because no one at the meeting has the expertise or knows where to go for the expertise."

ANSWERS: DEVELOPING A PLAN AND EMPLOYING BEST PRACTICES:

It was very clear that the synagogues that have adopted strategies for successful facility management have many lessons that can and should be shared with their colleagues. Based on the information provided in the interviews and focus groups, a preliminary set of best practices emerged. Some or all of these practices are employed by the more established synagogues in Manhattan and include the following:

- Conducting Systematic Assessments: A number of our focus group participants and key informants emphasized the need for conducting needs assessments on a regular and scheduled basis. These assessments should include not only capital development needs, but cleaning and maintenance needs, structural issues, energy conservation opportunities, and space utilization. One informant was specific about the value of a capital needs assessment: "It's really important to hire an engineer or architect to conduct a capital needs assessment for HVAC, electric, roofing, and waterproofing and to know the lives of each of your systems." The most consistent piece of advice provided by informants and focus group participants is that planning matters it is an essential first step.
- Communication and Decision Making Strategies: Consistent and clear communication between the board and staff and the leadership and congregation about the importance of funding ongoing maintenance is needed. Congregations should recognize that renovations performed 10 years ago are not "new" and that most systems have expected obsolescence. All capital work needs ongoing maintenance, with the attendant expenditure of funds, attention, and time. Religious and lay leaders, particularly those who have expertise in property management, need to create a communication strategy that will generate commitment to address these concerns. A decision-making strategy needs to be established that will routinely consider building maintenance and ensure that maintenance is not "pushed off to the future."

- Action Plans: As needs are identified, steps for resolving these issues should be taken. These action plans must include steps to ensure ongoing maintenance of systems. They need to be well researched and make the case for capital or resource outlay.
- Operating and Capital Budget Development: No action can, or should be, contemplated until a budget has been developed that reflects the identified needs and provides for sustainability. Ideally a reserve fund is established and a routine budget review is implemented as part of this process. In some cases it may be necessary, as noted by one focus group attendee, to re-engineer existing budgets to provide for ongoing maintenance. Synagogues that conduct capital campaigns should consider setting aside a portion of funds as a maintenance reserve for their capital work.
- Alternative Fundraising Strategies: High-need synagogues, especially those with older/historic sites, need to look beyond their donor base to secure the funds their congregation needs. A person or committee within the congregation or leadership should be working on alternative strategies to ensure the long-term sustainability of the congregation. Among the potential alternatives raised in this research are government grants, capital assessments, selling air rights, renting space, and developing partnerships.
- Assessing the Viability of the Facility: In some instances, a disciplined review of
 infrastructure and capital demands, coupled with an assessment of a congregation's
 capacity to finance these demands, may result in a decision to explore alternative
 ways to sustain the synagogue community's life. Synagogues ought to keep in mind
 that they are more than their buildings, and when the costs to repair their space
 become so high that it is crippling the ability of the synagogue to function,
 leadership should explore options such as selling either a portion of the building or
 the entire property and beginning with a new, and perhaps smaller, physical space.

RESOURCES

Associations:

Here are some associations that provide information, training, and peer support in synagogue operations or facilities maintenance:

- UJA-Federation of New York's Wiener Center for Professional Development. Professional development programs for Jewish communal service employees and volunteer leaders:
 - http://www.ujafedny.org/what-we-do/strengthen-organizations/professional-development/
 - UJA-Federation's Greening Initiative: http://www.ujafedny.org/what-we-do/strengthen-organizations/greening-initiative/
- Metropolitan Association for Synagogue Executives (MetroASE). A network for synagogue executive directors and administrators that offers services and workshops to support synagogue development: http://www.metroase.org/
- International Facilities Managers Association. Trainings, certifications and networking for facilities management professionals: http://www.ifma.org/
- Union for Reform Judaism (http://urj.org/), the Orthodox Union (http://ou.org), and United Synagogue of Conservative Judaism (http://uscj.org) offer trainings and support for members.

Books and Publications:

- *The Greening Guide* UJA-Federation Network Greening Initiative: http://d4ovttrzyow8g.cloudfront.net/61480.pdf
- United Synagogue of Conservative Judaism Synagogue Operations Guides —
 Synagogue Care 1 and Synagogue Care 2:
 http://www.uscj.org/LeadingKehilla/SynagogueAdministration/SynagogueOperations.aspx
- Thy Kingdom Clean, by Ron M. Chandler, G. L. Lashley, and Joyce Parchman. NACBA Press (2001). ISBN# 0970543328. A thorough overview of religious facility maintenance, with topics including hiring and supervision of employees, outsourcing cleaning and maintenance, cleaning guidelines, handling of hazardous materials, and other subjects.
- The Facility Manager's Guide to Finance & Budgeting by David Cotts and Edmond P. Rondeau. AMACOM, (2007). ISBN# 0814401597.
- *Churches ... Before You Build* by William L. Couchenour. Cogun, Inc. (2003). ISBN# 0975363603. Explains the major features of religious facilities' building programs.

Grant Programs:

Energy analysis and incentives:

New York State Energy Research & Development Authority (NYSERDA)

NYSERDA's Commercial Existing Facilities Program offers incentives to help offset the cost of implementing energy efficiency. Two paths: prequalified path for post-installation rebates for "small, simple equipment change-outs" of under \$60,000. Maximum incentives of up to \$60,000 (\$30,000 max for electric and \$30,000 for natural gas). Worksheets help you calculate potential incentives. No minimum in this program. Performance-based for "large, custom improvements" with engineering calculations. Minimum \$30,000. Requires involvement early in the planning process. Applications accepted on a first-come-first-served basis through December 31, 2015. In order to be eligible for this program, a facility must pay the System Benefit Charge (SBC), as evidenced by the inclusion of SBC as a delivery charge on a recent Con Ed bill: http://www.nyserda.ny.gov/All-Programs/Programs/Existing-Facilities-Program

Con Ed

Con Ed offers technical assistance and incentives to commercial customers to save energy. Specifically, it offers energy-efficiency technical studies to assess energy use and make recommendations about ways to increase efficiency. The Con Ed incentives program offers rebates for upgrading equipment: http://commercial.coned.com/

Renovation of Landmarked Synagogues:

The New York Landmarks Conservancy Sacred Sites/Jewish Heritage Fund Grants

This grant program funds large-scale, comprehensive projects, such as restoration of copper or slate roofs and related drainage systems and exterior masonry walls. Consultants' fees and planning documents will not be funded. Projects must meet the Secretary of the Interior's Standards for the Treatment of Historic Properties. Grants to restore stained glass windows will only be considered if the windows are highly significant and severely deteriorated. No grant shall exceed half the project cost.

To be eligible for a Jewish Heritage Fund Grant, properties must be:

- Located in New York City.
- Owned by a Jewish religious institution and actively used for worship by a Jewish congregation.
- Listed, either individually or as a contributing component of a historic district, on the State or National Register of Historic Places, or designated pursuant to a local landmarks ordinance certified by New York State.

Funds cannot be used for consulting fees, planning documents, pipe organ restoration, minor repairs, interior work, mechanical upgrades, or routine maintenance. Note: Applicants can submit second applications for matching grants toward soft costs, such as architectural or engineering fees associated with a large-scale restoration project, either prior to or simultaneously with challenge grant round. Grants will not be considered for work that has been started or is already completed at the time of application. In order to receive funds, congregations must raise matching funds within one year of the date of the award letter. Generally, matching funds must be donated from new sources (see application with instructions for additional detail on grant match requirements). In-kind services and existing reserve funds or endowments cannot contribute to the match. The Jewish Heritage Fund currently offers matching grants of \$25,000 to \$50,000:

http://www.nylandmarks.org/programs services/grants/sacred sites program/gi grant criteria/

US Department of Homeland Security's Nonprofit Security Grant Program

A maximum of up to \$75,000 in grant funds can be applied to provide funding support for target hardening and physical security enhancements to nonprofit organizations that are at a high risk of a terrorist attack:

http://www.jcrcny.org/securitygrants/securitygrantsindex.php

UJA-Federation is pleased to provide these resources as educational tools. UJA-Federation neither warrants nor represents that these resources will provide all relevant information or that the information provided will apply to, or be appropriate for, all synagogues. UJA-Federation urges each synagogue to retain independent advisors to review its own specific needs and requirements.

For informational purposes, this guide contains references to other organizations, as well as links to certain organizations' websites. UJA-Federation has not independently verified the information contained on any of the organizations' websites. The inclusion of an organization's name or web address in this report is neither an endorsement of the organization by UJA-Federation nor a recommendation for use of the organization's services. The guide also contains references to certain commercial products and for-profit service providers. These products and providers are listed solely for purposes of example, and their inclusion in the guide is neither an endorsement by UJA-Federation nor a warranty by UJA-Federation that the products and services are appropriate for any specific use or that the lists provided are exhaustive.

NOTES

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