

**September 11th  
Victim Compensation Fund**

# **20<sup>TH</sup> ANNIVERSARY SPECIAL REPORT**

September 2021



## Message from Attorney General Merrick Garland

September 2021

As we mark the 20th anniversary of the terrorist attacks of September 11, 2001, it is important to acknowledge that the tragedy of that day continues. We must never forget those lost and injured during the attacks, and we must also address the suffering that continues. In the decades since 9/11, tens of thousands of responders and survivors have become sick or died because of their exposure. While no amount of money can erase the losses our nation endured on that day and in the years since, the Department's September 11th Victim Compensation Fund is dedicated to providing compensation to those who continue to suffer as a result of the 9/11 attacks. The Department is committed to the VCF, proud of the work that it does, and honored to play a role in assisting the 9/11 community.

# THE VCF 20<sup>TH</sup> ANNIVERSARY SPECIAL REPORT

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### Throughout this report we use the following terms interchangeably:

For the original VCF, which operated between 2001 and 2004: VCF1, the original VCF, the Program, the Fund.

For the re-opened and reauthorized VCF, which began in 2011 and is in operation today: VCF2, VCF, the Fund.



# MESSAGE FROM SPECIAL MASTER RUPA BHATTACHARYYA

July 2016 — Present

Many of us, I'm sure, can vividly recall the brilliant sunshine and cloudless blue sky on that crisp September morning twenty years ago. In an instant, the world changed in ways we could never have imagined. And while it is difficult to believe that two full decades have passed since September 11, 2001, this anniversary milestone presents an important opportunity to recognize all that has been done to support recovery, encourage resilience, and honor those whose lives continue to be impacted by that day, and by all the days that have followed.



The September 11th Victim Compensation Fund (VCF) is an enduring outcome of that day, unique in its genesis, its purpose, and its ongoing charge to meet the continued needs of those for whom it was created. This report, created in recognition of the 20th anniversary of 9/11, documents the VCF's history, telling the story of a program whose origins were unthinkable, whose mission was initially thought to be very limited, and whose longevity is a testament to the brave men and women who fought so that no one would be left behind.

In the pages that follow, we are proud to present the reflections of those who created the foundation upon which the VCF has successfully evolved, along with a timeline of important milestones that includes live links to additional information on the VCF's website. We examine changes in the claimant population, and recognize the outstanding partners who have worked with the VCF to identify and meet the changing needs of the 9/11 community.

We look at the appeals process, a centerpiece of the VCF since its outset, and at our outreach efforts as we try to ensure that all those who are eligible for compensation are aware of the VCF. And finally, we take a glimpse into the future, at what the next phase of the VCF, authorized until 2090, may look like. What these features, and the rest of the report, so clearly reflect, is a tremendous amount of good work, done by good people who are bound together forever by their commitment to a vital mission.

The opportunity to serve as Special Master and to advance a mission that is grounded in caring for this special community will always be a pinnacle of my career. I am grateful every day to work with the amazing group of individuals who make up the VCF team, and astounded by the strength of their passion for our mission. I am humbled to have followed in the footsteps of the exceptional Special Masters before me, and deeply honored to be a part of the VCF's ongoing legacy. In commemoration of the 20th anniversary of the 9/11 attacks, I present this Special Report on behalf of all those who have served the VCF since its earliest days, with great pride in our collective accomplishments and a continuing commitment to do the work that remains to be done to serve the 9/11 community.

*Rupa*

# TIMELINE

**09/22/2001**

## Air Transportation Safety and System Stabilization Act Signed, establishing the VCF

Congress established the original VCF (VCF1) in an effort to bring financial relief to those most devastated by the events of September 11, 2001. VCF1 closed in 2004

“Today I signed the [Airline Transportation and Systems Stabilization Act](#), which will provide urgently needed tools to assure the safety and immediate stability of our Nation’s commercial airline system. This important legislation also establishes a process for compensating victims of the terrorist attacks. The terrorists who attacked our country on September 11th will not shut down our vital businesses or thwart our way of life.”

President George W. Bush



**11/22/2001**

## VCF toll-free Helpline opened to assist potential claimants

The Helpline received over 54,000 calls during the course of VCF1.

**11/26/2001**

## Kenneth R. Feinberg Named Special Master

Read Attorney General John Ashcroft’s [Press Release](#)

**01/16/2002**

First of 7 Walk-in Clinics opened to assist potential claimants

**06/15/2004**

VCF1 completed the processing and award determinations for all claims filed with the Program

**12/22/2003**

Deadline to file a VCF1 Claim

**11/01/2004**

## Final Report of the Special Master for the September 11th Victim Compensation Fund of 2001

“97% of the families of deceased victims who might otherwise have pursued lawsuits for years have received compensation through the Fund. In total, the Fund distributed over \$7.049 billion to survivors of 2,880 persons killed in the September 11th attacks and to 2,680 individuals who were injured in the attacks or in the rescue efforts conducted thereafter.”

[Read the Full Report](#)

**01/02/2011**

## The James Zadroga 9/11 Health and Compensation Act Signed

The [Zadroga Act](#) re-opened the VCF and included expanded eligibility criteria, an October 3, 2016, claim filing deadline, and limited funding. The Act also created the World Trade Center Health Program (WTCHP), administered by the director of the National Institute for Occupational Safety and Health (NIOSH), to provide medical treatment for responders and survivors with chronic health conditions arising from the 9/11 attacks.

**10/03/2011**

VCF2 becomes fully operational and opens an office in New York

“It was a genuine privilege for me to be able to assist with the operation of the September 11th Victim Compensation Fund. Being a part of the team that helped heal the wounds suffered by so many was truly the highlight of my career.”

Ken Zwick,  
Former Executive Officer, Civil Division, U.S. Department of Justice,  
responsible for the set-up and successful implementation  
of both VCF1 and VCF2

**05/18/2011**

## Sheila Birnbaum Named Special Master

Read Attorney General Eric Holder’s [Press Release](#)

**09/12/2012**

Cancers added to the list of 9/11-related certified health conditions eligible for compensation

**05/2014**

Expedite process implemented for claimants suffering from terminal illness or demonstrated financial hardship



**12/18/2015**

## Zadroga Act reauthorized

The [Zadroga Act](#) was reauthorized, extending the claim filing deadline to December 18, 2020, increasing funding to \$7.375 billion, and requiring certain changes to how awards are calculated.

“I was honored to sign the James Zadroga 9/11 Health and Compensation Act to ensure that rescue and recovery workers, residents, students, and others suffering from health consequences related to the World Trade Center disaster have access to the medical monitoring and treatment they need. We will never forget the selfless courage demonstrated by the firefighters, police officers, and first responders who risked their lives to save others. I believe this is a critical step for those who continue to bear the physical scars of those attacks.”

President Barack Obama

**07/21/2016**

## Rupa Bhattacharyya Named Special Master

Read Attorney General Loretta Lynch’s [Press Release](#)

**09/25/2016**

First publication of [VCF Policies and Procedures](#), to demonstrate a commitment to transparency

**10/03/2018**

[Notice of Inquiry](#) published in the Federal Register seeking public comment on VCF potential funding insufficiency

**10/2018–02/2019**

In response to publication of [Notice of Inquiry](#), the VCF experienced a surge of 8,108 claims filed in a four-month period, more than previously filed in any 12-month period.

**02/15/2019**

## VCF announced Reductions Due to Insufficiency of Funds (RDIF)

Under the RDIF policy, awards issued on claims or amendments filed on or before February 1, 2019, would be reduced by 50 percent, while awards on claims or amendments submitted on or after February 2, 2019, would be reduced by 70 percent.



**02/25/2019**

VCF implemented RDIF

**06/11/2019**

## Congressional Hearing on Legislation

Special Master Bhattacharyya testified before the U.S. House of Representatives Judiciary Committee alongside advocates and members of the 9/11 community.

[Read the Hearing Report](#)

## The Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act extended the claim filing deadline to October 1, 2020, and appropriated such funds as may be necessary to pay all eligible claims.

“Today we come together as one Nation to support our September 11 heroes, to care for their families, and to renew our eternal vow: Never, ever forget.”

Since September 11, we have lost more than 2,000 first responders and survivors to 9/11-related cancers and illnesses. Currently, thousands of men and women are battling cancer and other illnesses due to 9/11. We pledge to stand by the families of those affected, today and every day. We will stand with you.

President Donald J. Trump

**09/11/2019**

Date by which all those who had received reduced awards under the RDIF policy were notified of their unreduced awards, with the payment process started immediately

**04/30/2021**

VCF meets goal of issuing award determinations within 12 months of the claim being submitted with all required information

**10/01/2020**

Final date to file a VCF claim

## REFLECTIONS FROM SPECIAL MASTER KENNETH R. FEINBERG AND CAMILLE S. BIROS

2001 – 2004

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It has been twenty years since the Congress decided to promulgate the unique Federal September 11th Victim Compensation Fund. If statistics are any guide, the initial Fund was a success, with 97% of all eligible families who lost a loved one on 9/11 voluntarily opting to participate in the Fund.

We were appointed by the Attorney General of the United States to design, implement, and administer this new Program. Despite general guidelines detailed in the legislation itself, we wrote the rules on a blank slate aided by valuable input from the Bush Administration. We believe our most significant accomplishment during this period was to administer successfully a compensation program unlike any other in American history.



Our most difficult decision had little to do with calculating the amounts of individual compensation or determining eligibility. The more daunting task involved our decision – without clear statutory requirement – to invite any surviving family member or victim voluntarily to participate in a confidential hearing. Approximately 1,500 claimants sought the opportunity voluntarily to engage in a private confidential hearing officially transcribed under oath. The emotional impact of these private hearings took a toll on all of us. But family members welcomed the opportunity to validate the memory of lost loved ones or express anger at life's misfortune.

The Congress and the American people viewed the Fund as demonstrating nationwide support for families in grief in the aftermath of this attack on our country. The Fund was a striking example of bipartisanship with the American people as one supporting their fellow citizens in need.

And the effort continues today as the successor 9/11 Fund deals with the latent health effects experienced by first responders and others suffering from injuries. But, as the initial Special Masters, we point with pride to the success of the initial Fund, the pillar and foundation for all the work that continues to this day.

## Outreach Efforts

# REACHING THOSE WHO WERE THERE

One of the most significant challenges for the VCF throughout its history has been reaching all those who may be eligible for compensation to try to ensure that they were aware of the Fund, that they knew that it was available to them, and that they had the tools they needed to apply. Although outreach efforts in VCF1 had a different focus than those happening today, these have always been based in a commitment to transparency and open communication with the many stakeholders in the 9/11 community.

In his [2004 final report on the VCF](#), Special Master Kenneth Feinberg noted that, "If the Program were to be successful, it was essential that the Special Master and his staff become proactive in helping familiarize eligible claimants with the benefits of the Program. Outreach, therefore, was critical to the Program's success." A toll-free Helpline was established, along with walk-in claimant assistance sites, a public website, and a series of over 30 informational mass mailings to potential claimants. Advertisements were placed in a number of publications, and the Special Master conducted interviews on television and in print. The team also held over 25 Town Hall meetings, special interest group meetings, and hundreds of individual meetings at the request of claimants to answer claim-specific questions.

Following the passage of the Zadroga Act and the reopening of the VCF in 2011, there was a new information gap to address – people needed to be

made aware of the Fund's existence and educated on who was eligible for compensation. Special Master Sheila Birnbaum and her team embarked on a "listening tour" – a series of Town Hall Meetings to engage with potential claimants, listen to their concerns, and educate them about the VCF's new structure and claims process. Once again, all efforts were made to ensure that the impacted community was heard, had the information and resources needed, and felt confident that the VCF would fulfill its commitment to being fair and transparent. As Special Master Birnbaum noted, "When we look at our accomplishments, I think of our reach out to the affected community – getting their participation and buy in to the program. We knew it would not be successful unless many of the constituencies who had an interest in the program participated."

In the original VCF and in the years since its reopening, several outreach partnerships facilitated pro-bono claim filing assistance to ease the burden on claimants. In VCF1, this meant pro-bono legal assistance throughout the claims process for any claimant who requested it, thanks to the Association of Trial Lawyers of America's efforts in establishing the [Trial Lawyers Care program](#). In VCF2, through partnerships with the New York City Bar Association, the City Bar Justice Center, and several New York area law schools, volunteer lawyers and law students, trained by the VCF, staffed pro-bono legal clinics to assist individuals with filing their claims.

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9/11 Memorial & Museum, Photograph by Jin S. Lee

In 2018, Special Master Rupa Bhattacharyya joined FBI Director Christopher Wray and several Department of Justice officials at a public forum held at the National September 11 Memorial and Museum. This forum was designed specifically to reach federal law enforcement officers who responded to the attacks in New York City, at the Pentagon, and in Shanksville, Pennsylvania.

# REACHING THOSE WHO WERE THERE

continued

Prior to its permanent authorization in 2019, the VCF had limited funding, and every dollar spent on administrative and operational activities was a dollar taken from the funding available to pay claimants. To preserve the majority of its funding for the payment of claims, the VCF chose outreach activities carefully, and reduced costs by leveraging partnerships with external groups, including the World Trade Center ("WTC") Health Program, in an attempt to reach all potentially eligible claimants. This remains a top priority for VCF Special Master Rupa Bhattacharyya, with the VCF having attended hundreds of community forums, information sessions, public forums, and commemorative events over the past five years. The Special Master has conducted countless interviews, appeared on local and national television and radio programs, and continues to devote her time to making sure accurate and timely information about the VCF is available.

The increased funding provided by the July 2019 permanent authorization also brought the expectation that the VCF would expand its outreach efforts. This challenge has only increased with the passage of time, and with those who may have been present in the 2001-

2002 timeframe now dispersed across the country, and across the world. This re-dedication on outreach as an essential part of the VCF's permanent mandate led to the creation in early 2020 of a senior VCF position dedicated to outreach and external affairs.

When traditional outreach was put on hold in 2020 due to COVID-19, the VCF quickly embraced virtual events, and has engaged with the 9/11 community in a series of webinars and panels. Ongoing outreach activities also include regular conversations with the WTC Health Program and 9/11 advocacy groups, and a targeted effort to establish relationships with unions, community organizations, associations, and employers who may be able to help raise awareness with new audiences, and also provide information directly to the VCF to make it easier for claimants to obtain documents to support their claims.

As the world marks the 20th anniversary of 9/11, the VCF remains committed to reaching all those who may be eligible for compensation. As soon as it is safe to do so, the VCF will embrace the opportunity to once again meet in person with the 9/11 community.



## @Sept11VCF

Earlier this year, in response to requests from the 9/11 community, the VCF launched its first social media account @Sept11VCF on Twitter. The account provides an up-to-the-minute source for official VCF news, updates, policy announcements, and information on outreach events. The VCF continues to build its following, and to work closely with 9/11 community groups to share – and retweet – important information.



# REFLECTIONS FROM SPECIAL MASTER SHEILA BIRNBAUM

2011 – 2016

When I consider our accomplishments, I am proudest of how we met the challenge of taking the concept for a reauthorized VCF and the legislation, and bringing it to life. Among many challenges, what was most complicated was that we had a fixed amount of money to distribute, but we didn't know how many people would be applying and would meet the criteria. We had to create a program that permitted people to get some money up front, but then wait until the end of the program when we could determine how many people had applied and how the remaining funds would be distributed. We knew, above all else, that the system would need to be both fair, and efficient. Planning for that proportionality was very complicated.

There was also an enormous amount of transparency and communication, which made the program work. Our outreach to the affected communities – a listening tour with town halls and community meetings in New York, New Jersey, Pennsylvania, and Washington, DC – provided us with advice, and buy in, from constituencies the program was designed to help. The enormous amount of input from various groups with interests informed our planning, and the continuation of those conversations and communication – getting important feedback on how to make the process better – was the basis of our success. It was phenomenal to interact with the 9/11 community. I had the privilege of meeting fascinating people, from all walks of life – grateful for what the Fund did for them.



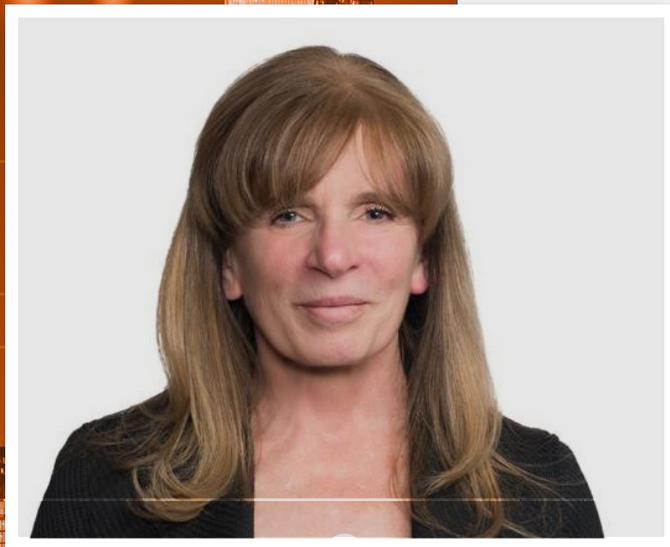
# REFLECTIONS FROM DEPUTY SPECIAL MASTER DEBORAH GREENSPAN

2001 – 2004

2011 – 2016

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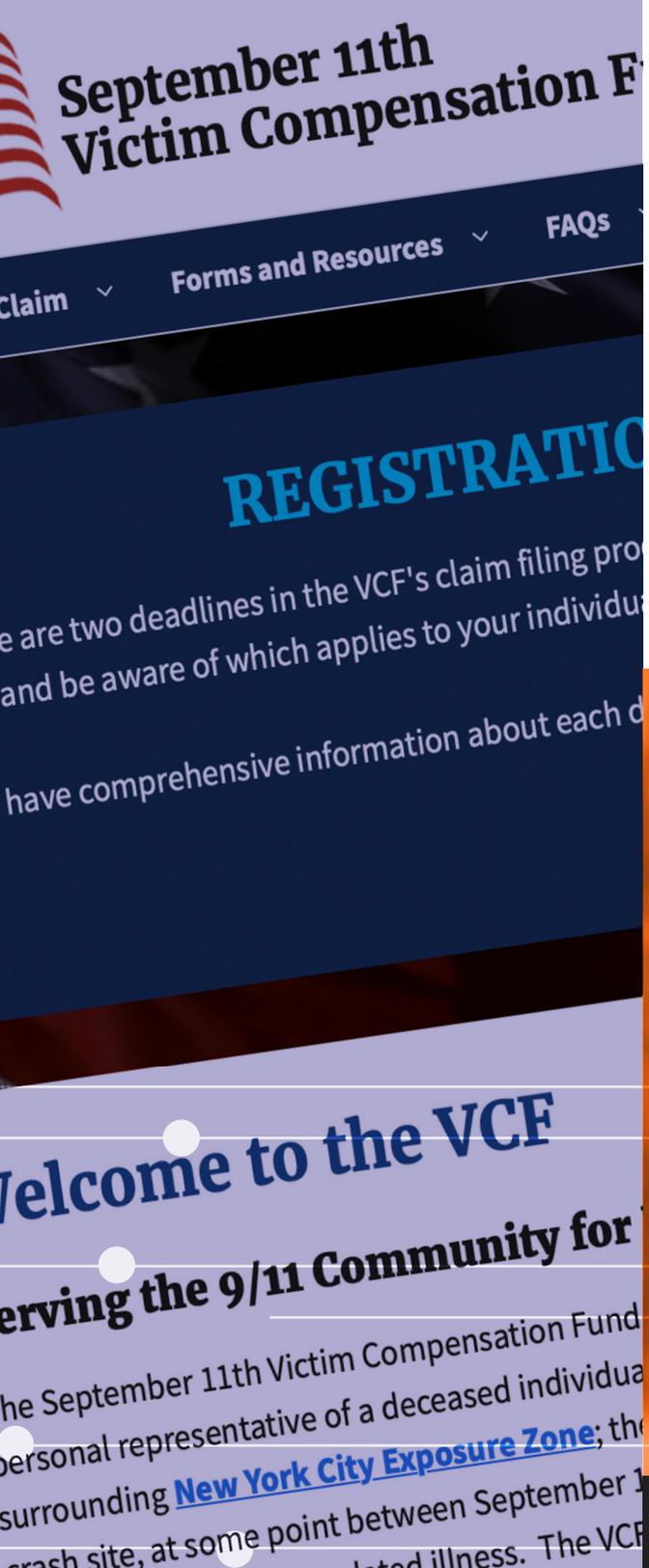
Working on the VCF is the most important and rewarding experience of my career. I am privileged to have helped provide some form of financial help and security to the victims and families. And while nothing the VCF did or can do will ever mend the pain or lessen the personal losses, the program provided, and will continue to provide, assistance that hopefully will help.



At the outset, we had only a matter of weeks to meet with stakeholders to gather input; develop, design, and initiate the VCF program; and inform the families and victims about the process for seeking compensation. We focused on transparency, self-determination, equity, and consideration of individual circumstances, permitting claimants to select their preferred path for seeking compensation. Emotions were raw, and people understandably were not ready to really consider 'financial compensation'. Our goal was to assure that the compensation evaluation took into account the individual circumstances of each claim, and that claimants were treated fairly – to do the best we could for each victim and family. We instituted procedures to assure that each claim went through the exact same process and accounted for the same factors, so that claimants in like circumstances received the same outcome.

Claimants could attend a hearing (if they so chose) to provide information and testimony, and could bring with them any participants they wanted. Where we could not accommodate certain concerns, we explained the reasons. We knew we could not compensate for every loss – but we could at least explain why or why not. And when a claimant was uncertain about or disagreed with the outcome, we took the time to meet and consider their comments. By meeting with families and listening to their concerns, their stories, and their reactions, we learned about things to take into account. This was not a program driven solely by numbers on a piece of paper.

I cannot over emphasize the scope of this tragedy and its profound effect on the victims and more broadly our country. The VCF is a small part of the picture – but it is one that I hope made a difference for people by providing compensation – not enough of a difference, because we couldn't make people whole, we couldn't make the tragedy go away – but we could provide some security and take one worry off their plate.



## VCF WEBSITE

[www.vcf.gov](http://www.vcf.gov)

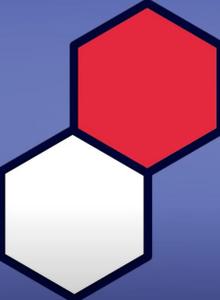
The VCF website has been a vital resource from the program's inception, continually providing the most current information to the 9/11 community and the general public. Today, the [www.vcf.gov](http://www.vcf.gov) website averages over 66,000 visitors each month. As part of ongoing efforts to make information more accessible to the 9/11 community, the VCF redesigned its website in 2020. The website includes information on policies and procedures, current and historical program statistics, and outreach materials, and serves as an essential tool for claimants, potential claimants, and the general public. In an effort to reach the broadest audience possible, the website includes content in English, Spanish, Polish, and Chinese, and is frequently updated with new information.

"I was Director of the [Civil Division's] Office of Litigation Support and we were tasked to set up the administrative support for the original VCF. I vividly remember setting up the website used to communicate with families and victims. We received thousands of letters; many made me cry because they were so heart breaking. I particularly remember one from a daughter whose father was a server at the Top of the World restaurant, and the devastating loss to her family. I lived with the VCF and its emotional impact for years, but it was the highlight of my working career."

– Clarisse Abramidis

## VCF HELPLINE 1-855-885-1555

During the course of the original VCF, the toll-free Helpline set up to answer questions and provide information received over 54,000 total calls before closing in 2004. Today, the role of the Helpline remains central to the VCF's mission and provides expanded services, including assistance filing a claim, proactive outreach regarding claim status, completing registrations by phone, and providing claimants with online access to their claim. Since opening in October 2011, the VCF2 Helpline has received over 360,000 calls. The Helpline has bilingual representatives and interpreters available Monday through Friday from 8:30 a.m. to 5:00 p.m. Eastern Time.

**The September 11th  
Victim Compensation Fund  
EXPLAINED**

## 9/11 HEALTH WATCH VIDEO SERIES

The VCF recently collaborated with 911 Health Watch (@911HealthWatch on Twitter) on a series of videos explaining a wide range of VCF topics that are often the source of questions from claimants and potential claimants. These short, animated pieces provide helpful information on how to register and file a claim, types of acceptable presence documentation, and the differences between the VCF and the WTC Health Program.

[View the videos here.](#)



**9.11 World Trade Center Health Program**

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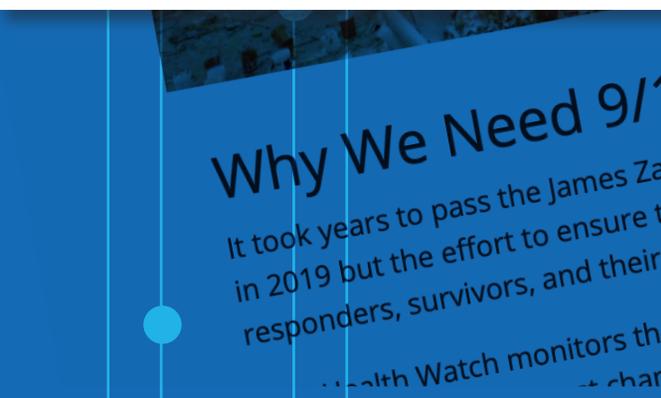
Recursos en español Polskie Zasobów 中文资源

⚠️ The WTC Health Program is still accepting applications and processing certifications during the Coronavirus Disease (COVID-19) pandemic. Get the latest and learn what we're doing to continue providing WTC-related care on the [WTC Health Program COVID-19](#) page



## WORLD TRADE CENTER (WTC) HEALTH PROGRAM

The demand for the VCF to participate in virtual information sessions remains strong and outreach efforts continue to evolve as the next chapter of the VCF's history begins. Stemming from the strong partnership between the VCF and the WTC Health Program and their shared missions to serve the 9/11 community, work on a joint outreach campaign is underway, with an expected launch in the Fall of 2021. The effort, which will include multimedia, print, digital and social media messaging, will extend vital outreach efforts to reach a broad and diverse population of potential VCF claimants and WTC Health Program members where they live and work.



## REFLECTIONS FROM DR. JOHN HOWARD

Director, National Institute for Occupational Safety and Health (NIOSH)  
Administrator, World Trade Center Health Program

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As I reflect on the 20 years that have passed since September 11th, 2001, we at the World Trade Center (WTC) Health Program mourn for those lost in the attacks and affirm our commitment to those living with 9/11-related health conditions. Since the passing of the James Zadroga 9/11 Health and Compensation Act of 2010, the WTC Health Program has collaborated with the VCF to create consistency and efficiency between the two programs, strengthening not only the VCF and WTC Health Program but also the experience the 9/11-exposed population has with both. Together, the programs stood up secure data sharing and medical review processes to minimize the administrative burden on the responders and survivors we serve, increase the integrity of the programs, and inform decision-making. It has been an honor to serve the 9/11 responders and survivors and to do it alongside Special Master Bhattacharyya and her VCF team. I look forward to continuing to serve the 9/11-exposed population and maintain this invaluable collaboration with the VCF as we move into the next post-9/11 decade.



## Hearings

# AT THE HEART OF THE VCF

From the initial VCF to its current iteration, the hearings process has been a constant. As discussed in the [Special Master's Final Report for the Victim Compensation Fund of 2001](#), and remaining the case today, the hearings process is integral to the success of the entire compensation program. A key component of VCF1, hearings were available to any claimant who requested one, and were instituted by Special Master Kenneth Feinberg so that claimants, "could 'have their day in court' and explain the magnitude of their loss and their views about the way in which the Fund should treat their particular situation." The critical importance of allowing this opportunity to be heard was demonstrated by the 3,962 eligibility and award hearings held before the first VCF closed in 2004. The spirit of this decision remains at the core of the hearings process today, allowing claimants and their families to present their stories, and provide clarifying information through their testimony. The

hearings process also ensures, through its non-adversarial approach, that "due process" is achieved, and offers a sense of closure for the claimant population.

Beginning in 2014 through July, 2021, the VCF has held more than 2,400 appeal hearings, the majority of which have taken place since 2017. The hearings process has adapted and grown with the priorities of the program, the needs of the claimant

**"Claimants should 'have their day in court' and explain the magnitude of their loss."**

**— Special Master Kenneth R. Feinberg, 2001**

population, and, most recently, the impact of the COVID-19 pandemic. Prior to the pandemic, most appeal hearings were held in person in the VCF's New York Office, but hearings were also held in the VCF's Washington, D.C. Office, as well as by telephone. Once the VCF recognized in early 2020 that it would not be safe to

[continued on next page](#)

## Hearings

# AT THE HEART OF THE VCF

continued

hold in-person hearings, the hearings team transitioned the entire process to a virtual environment. The VCF now conducts “in-person” hearings via video conferencing, in addition to those conducted by telephone. Despite challenges related to the pandemic, the VCF is projected to hold nearly 600 hearings in 2021, which is on par with the pre-pandemic high of 609 hearings held in 2019. The VCF expects that virtual hearings will continue to be offered once a return to in-person hearings is possible, providing multiple options to protect the safety of the claimant population.

The composition of the Hearings Team has continued to evolve since the re-opened VCF started to hold hearings in 2014. The team began with two team members from the New York Office, a few attorneys and support staff from the Special Master’s office in Washington, D.C., and several highly skilled and trained volunteer hearing officers, including former law firm partners, a retired judge, and other experts

in their field. Today, the team consists of more than 20 members, each of whom is dedicated to bringing empathy, professionalism, and fairness to this critical activity.

Although the way hearings are conducted may be different today, the mission, purpose, and intent of the hearings process has not changed from the original VCF. Hearings continue to be emotionally charged, and despite the passage of time, many claimants and their loved ones still find it difficult to discuss their experiences.

Despite this, the hearings continue to provide an invaluable opportunity for those who attend, and serve as an avenue for the VCF to continue executing its core mission.

From the beginning, my goal has been for these appeal hearings is to be fair, efficient, and non-adversarial. I am dedicated to ensuring that every claimant who appeals the decision on their claim and requests a hearing is able to schedule the hearing in a timely manner and is kept informed of the process. After a hearing, claimants are notified in writing of the final decision on their claim as quickly as possible.

– Special Master Sheila Birnbaum

October 2014



## REFLECTIONS FROM DEPUTY SPECIAL MASTER JORDANA (JORDY) H. FELDMAN

2001 — 2004

2011 — 2019

Through the VCF, I had the privilege of observing firsthand the resilience, grit and grace of those impacted by September 11th and its aftermath. What I discovered is that this is a community defined not only by what happened to them but how they responded to it. In town halls and public forums, I witnessed the power of their collective voices speaking out for a greater good. In one-on-one meetings, I heard the stories of responders, survivors, and family members who entrusted the VCF with the very personal, private, pain-tinged accounts of how their lives were forever changed by the events of September 11th. Often and understandably, claimants entered these meetings tentatively but left empowered, having had the opportunity to be heard and validated for the experiences they went through and the toll it took.

Remarkably, despite their profound suffering, these individuals possess an indefatigable spirit and sense of purpose — qualities shared by the extraordinary civil servants who have served the 9/11 community through the VCF. From its inception to today, the VCF team has approached every claimant, every issue, with compassion, care and thoughtful consideration and fashioned creative, equitable solutions to the challenges it has faced. Working alongside them and serving the 9/11 community for over a decade, through each iteration of the VCF was an absolute honor, a privilege and a life lesson in what humanity and humility really look like.



# REFLECTIONS FROM DEPUTY SPECIAL MASTER STEFANIE LANGSAM

2001 – 2004

2011 – Present

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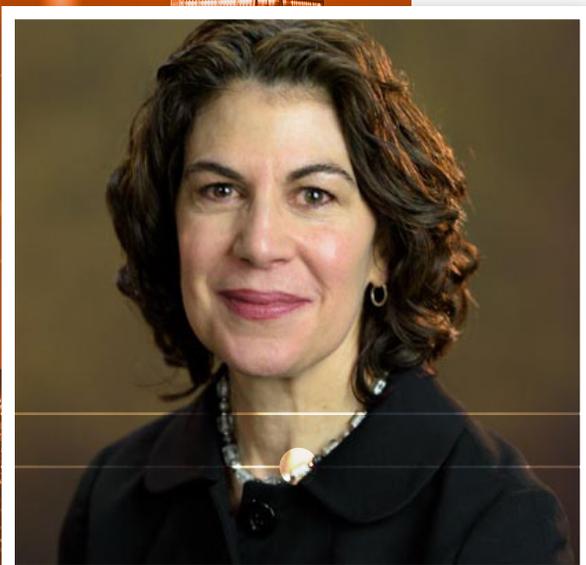
As someone who worked on both the original VCF and the re-opened VCF, I see many differences in how the funds operate, but to me, the biggest difference is in the emotions. When working on the original fund, the attacks had just happened. The emotions were raw. We listened to voicemail messages left by those in the towers as they wondered what was happening. We talked to the widows and widowers of the 343 heroic FDNY firefighters killed because they ran into the buildings while everyone else ran out.

We heard the grief in the voices of parents, spouses, siblings, children, fiancés. But we also heard the amazing stories of survival and of true heroes. We heard about resilience and the good in humankind. We re-lived 9/11 with them every day. We could not change their circumstances, but we could do our best to help them in some small way, and we dedicated ourselves to that goal.

The current fund is also ripe with emotion — not as raw, given the passage of time — but equally intense. On one hand, we have the responders who were simply doing their jobs, ignoring danger to help others. They are now sick and in many cases dying. What do they say to us? They tell us they would do it all again in a heartbeat, that they miss their work, their life's calling — and they thank us for working through their claim.

On the other hand, we have the "survivors" — people who returned to jobs, schools, their homes and everyday lives in lower Manhattan. They, too, are sick, and they are worried and angry. For many, the mental anguish is as difficult to bear as the physical ailments. There are young adults — infants or toddlers at the time — who have never known a life without illness. But they take the time to thank us. We cannot change their circumstances, but we can do our best to help them move on.

When the first fund closed in 2004, every member of the team believed it had been a "once in a lifetime opportunity." We felt sure no future work would ever compare. While I wish there wasn't a reason for the VCF today, I am honored to continue my work on behalf of this remarkable community.



# WERE YOU THERE?

To be eligible for compensation from the VCF, individuals must show that they were present at one of the attack sites, within the New York City Exposure Zone, or along the routes of debris removal at some point during the period beginning on September 11, 2001, through May 30, 2002. Were you there?

If you answer "Yes" to this question, you should register with the VCF NOW — even if you are not sick, even if you are not certified by the World Trade Center Health Program — and begin gathering documents to prove you were there.

As we get further from the events of 9/11, as people retire or move, and businesses close or change ownership, it becomes harder to find documentation or witnesses that can provide the proof that the VCF needs in order to be able to determine that someone was at one of the 9/11 crash sites — the World Trade Center, the Pentagon, or Shanksville, PA, or in our Exposure Zone, which in New York City is the area of Manhattan south of Canal Street — during our time period, September 11, 2001, through May 30, 2002. That's why the VCF encourages everyone who was there, even if they aren't sick, to go ahead and register with the VCF.

**First** – REGISTER with the VCF: Registration does not commit you to anything or waive any legal rights, but it does preserve your right to file a claim in the future should you decide to do so. It is easy, requires only basic information, and can be done on the VCF website [www.vcf.gov](http://www.vcf.gov) or by calling our Helpline at 1-855-885-1555.

**Second** – Begin gathering documents that show you were there: Even if you are not sick, if you were there, now is the time to think about the documents you might need if you decide to file a claim in the future. The VCF website, [www.vcf.gov](http://www.vcf.gov), has lots of information about what kinds of documents are acceptable and resources you may be able to contact to secure documentation. Documents you gather to prove you were there for the VCF may also be used, in many cases, to enroll with the WTC Health Program.

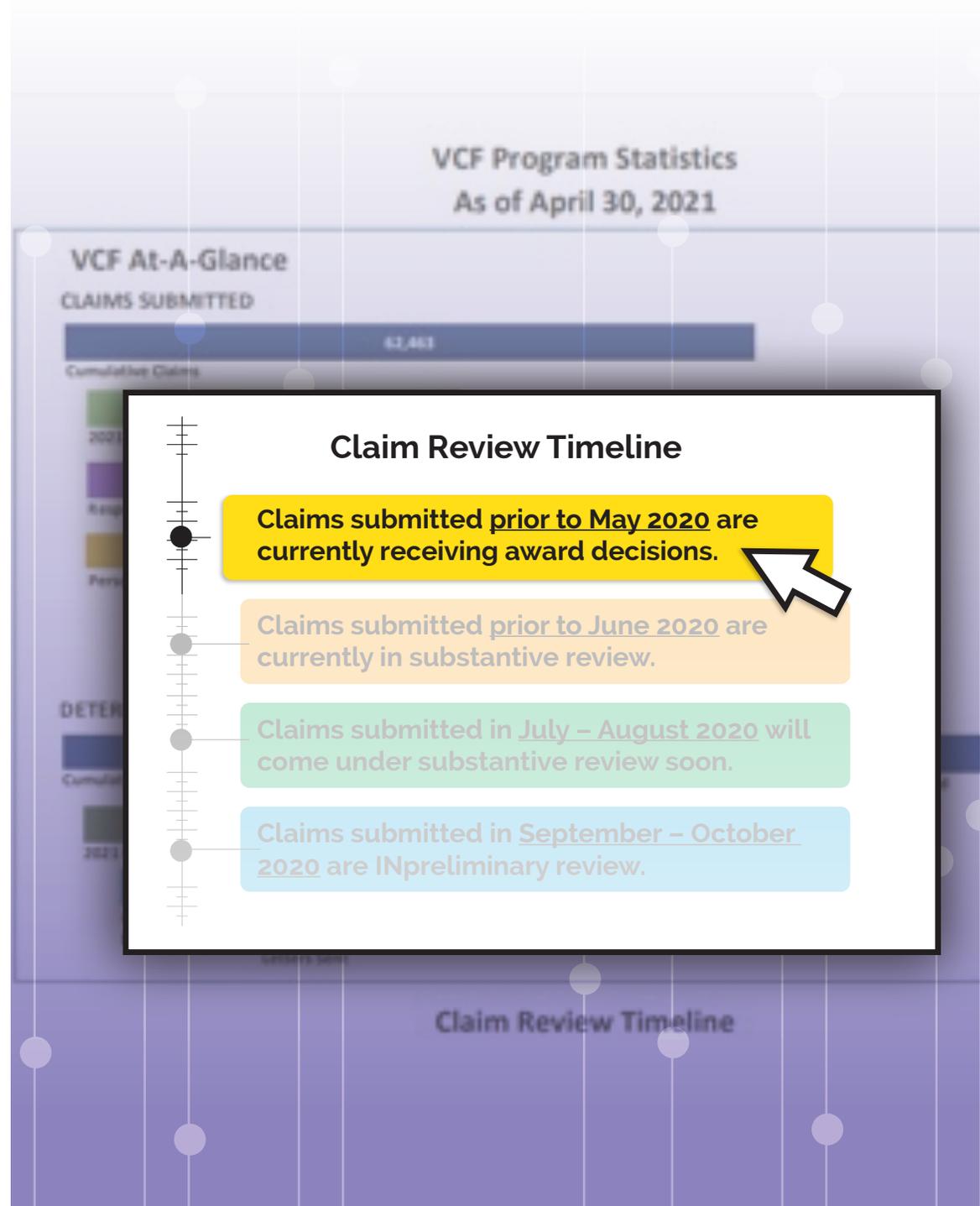
Once you register, you can upload documents to your VCF file so that they will be stored until you need them to support any claim you might file in the future.



## REDUCING THE TIME IT TAKES TO MAKE AN AWARD

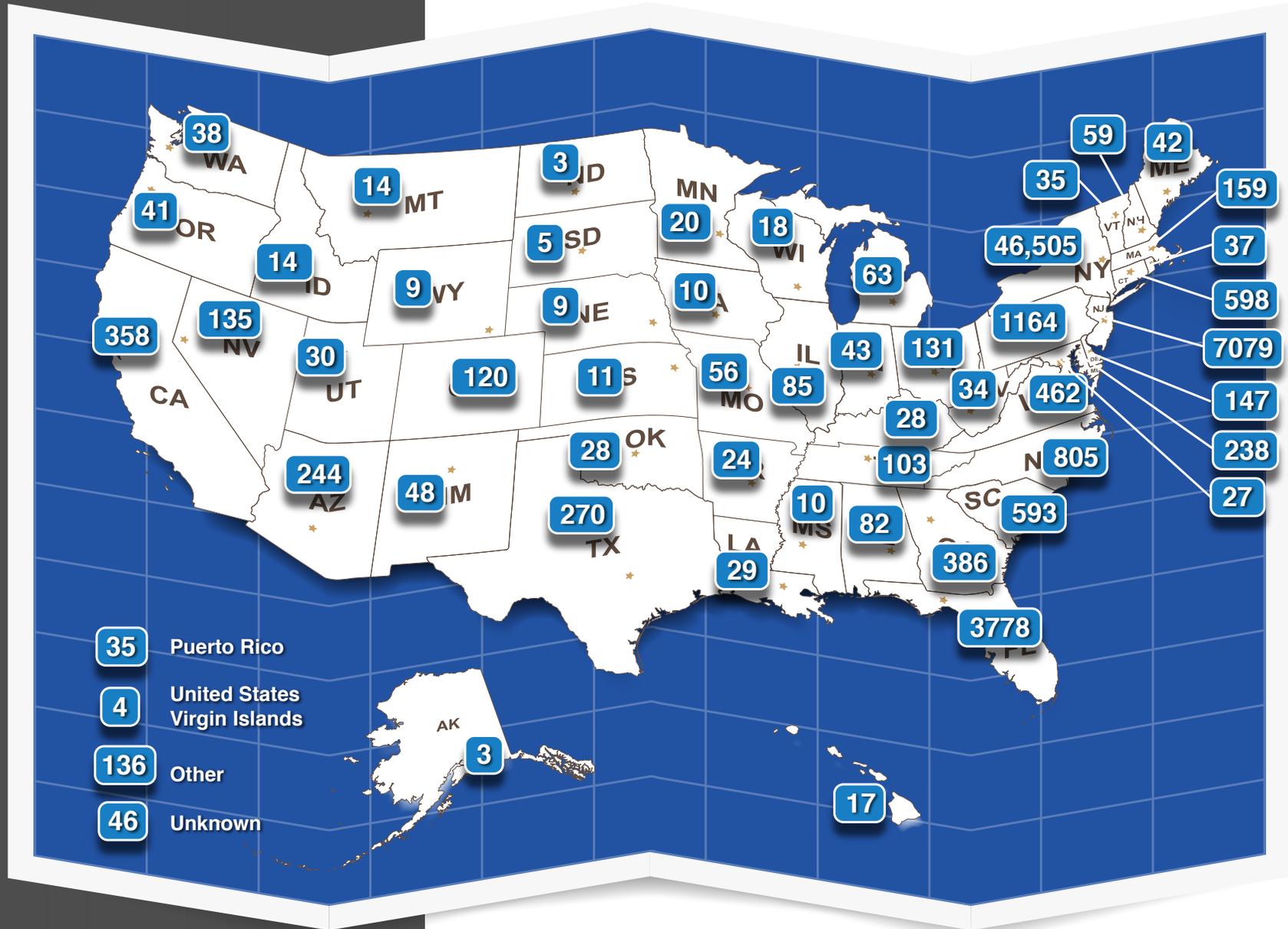
From Rupa Bhattacharyya's appointment as Special Master in July 2016, one of her top priorities has been to reduce the time it takes from submission of a claim to the determination of the award. At that time, claims submitted three to four years earlier were still in the review process. In our 2017 Annual Report, published in February 2018, we noted that we had made some progress but that there was more work to do: "On average, we expect we will be able to issue an award determination within 18 months of the claim being submitted with all required information, depending on the type and complexity of the claim. By comparison, in January 2017, the VCF was still reviewing claims submitted in 2013-2014 – three to four years earlier. While we have made significant progress in reducing the time to render decisions, we are actively working toward reducing the average wait time to 12 months."

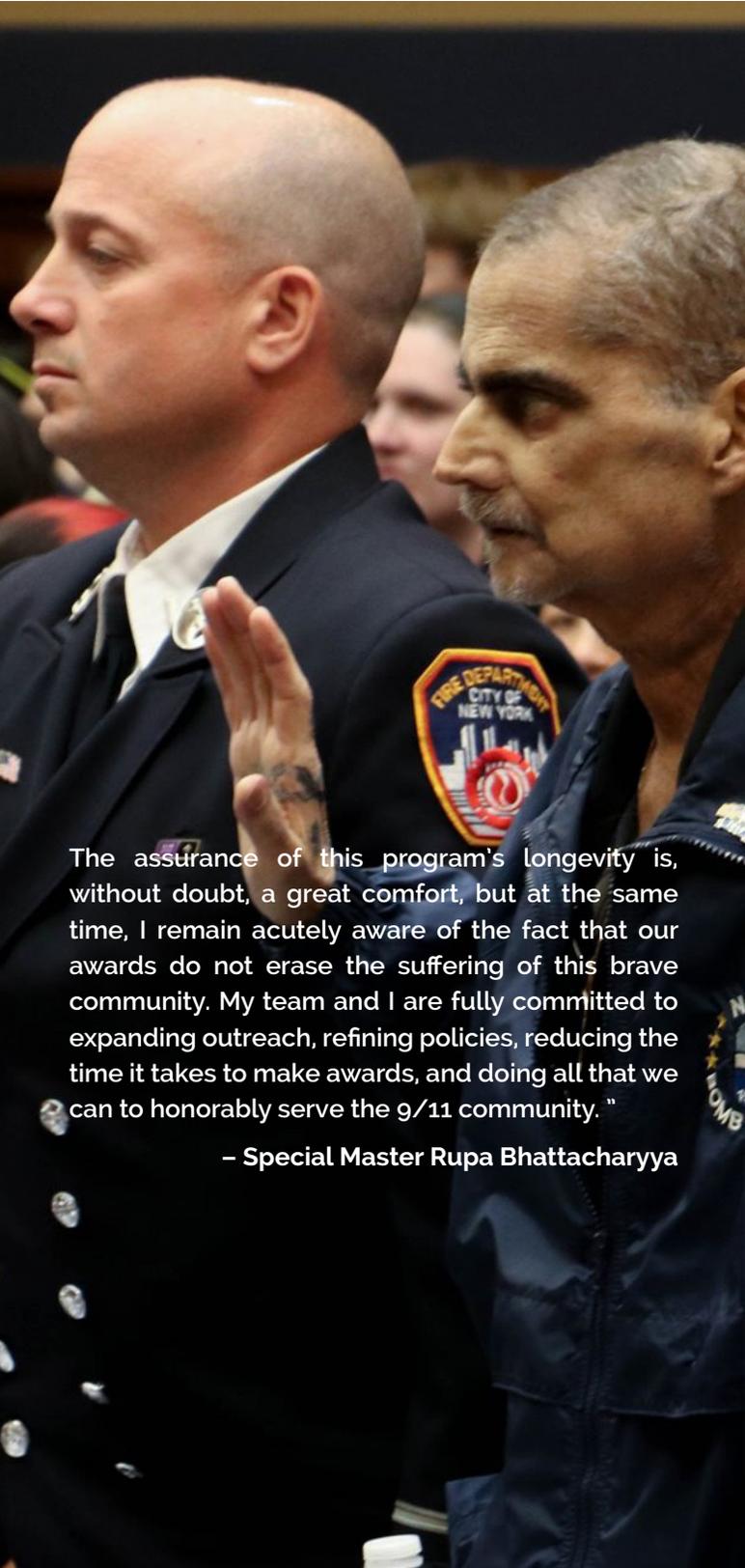
As of April 30, 2021, we have achieved that goal! And as noted in our Monthly Statistics, posted in August 2021, claims submitted prior to July 2020 were receiving award decisions, meaning that claims continue to go from submission to award in 12 months or less on average. We want to keep it up and get better still, so help us decide claims faster by submitting complete claims and promptly responding to any missing information requests.



# THE GEOGRAPHIC SCOPE OF THE VCF

The original VCF received claims from individuals in 31 states and three foreign countries. Through August 2021 the VCF has received claims from individuals in every state in the nation, as well as Puerto Rico, the U.S. Virgin Islands, and 31 foreign countries.





The assurance of this program's longevity is, without doubt, a great comfort, but at the same time, I remain acutely aware of the fact that our awards do not erase the suffering of this brave community. My team and I are fully committed to expanding outreach, refining policies, reducing the time it takes to make awards, and doing all that we can to honorably serve the 9/11 community."

– Special Master Rupa Bhattacharyya

## VCF Transformation Project

# TRANSFORMING FOR THE FUTURE

The July 29, 2019, passage of the "Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act" created a path for the VCF to continue its work on behalf of the 9/11 community for decades to come, secure in the knowledge that there will be funding to pay all eligible claims. The VCF readily accepted the significant challenge of transitioning from a program that was short-term with limited funding, to one that will serve the claimant population for the next 70 years. This transition, referred to as the "VCF Transformation Project" (VTP), is focused on identifying operational changes for long-term efficiencies and sustainability, and streamlining the claim filing process for claimants and their representatives.

Central to this effort is the transformation of the online claims system used by claimants to file claims, and by VCF staff to process them. Plans for the new system include creating a "guided experience" for claimants, so that at each step in the process, they receive information tailored to their specific circumstances, are asked simple questions with straightforward forms, and have guided instructions about what is needed, access to self-help tips, and an understanding of where their claim is in the process and what they need to do next. The system will also leverage automation, significantly streamlining the claim review process, thereby reducing the time it takes to issue an award.

The VCF hopes to complete this multi-phase transformation as quickly and efficiently as possible, without negatively impacting the current claim review process, and without losing focus on its commitment to remaining faithful to its statute, fair to claimants, and accountable to taxpayers.

## TRANSFORMATION GOALS



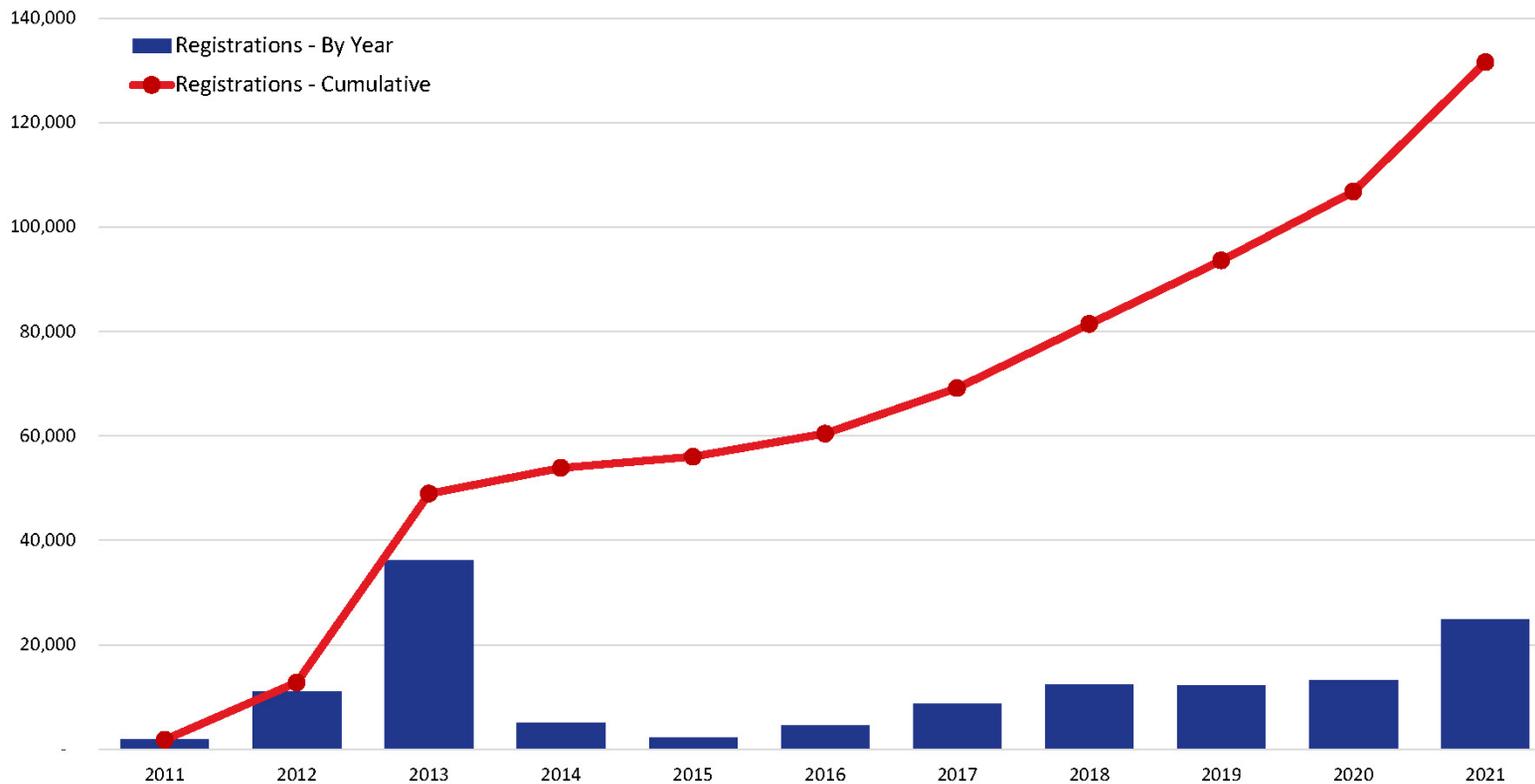
# VCF PROGRAM STATISTICS

The statistics reported on the following pages provide a snapshot of VCF2 activity as of August 31, 2021. With a history reaching back to the 2011 re-opening of the VCF, these numbers reflect positive trends and substantial progress in spreading the message, "If you were there, register!", and

in making sure those with certified physical conditions have the resources they need to file their claim. The VCF has issued awards to over 40,000 individuals totaling over \$8.95 billion. The statistics also show the fairly significant increase in recent years in the percentage of claims filed by

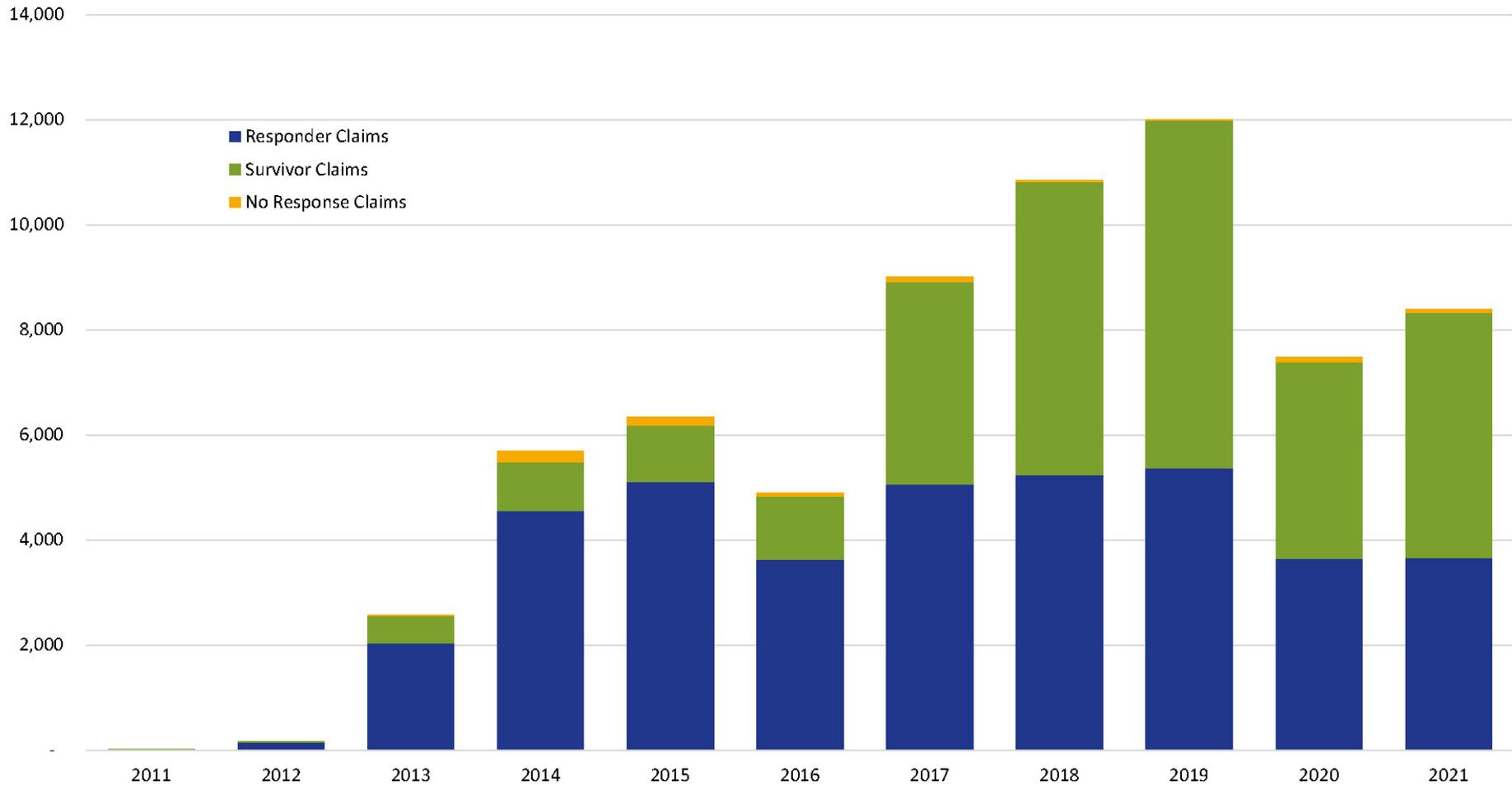
the survivor population, and the unfortunate reality is that 48% of claimants have a cancer as one of their eligible conditions. It is also sobering to see that more people are now believed to have died of 9/11-related illnesses than were lost on September 11, 2001.

## UNIQUE REGISTRATIONS



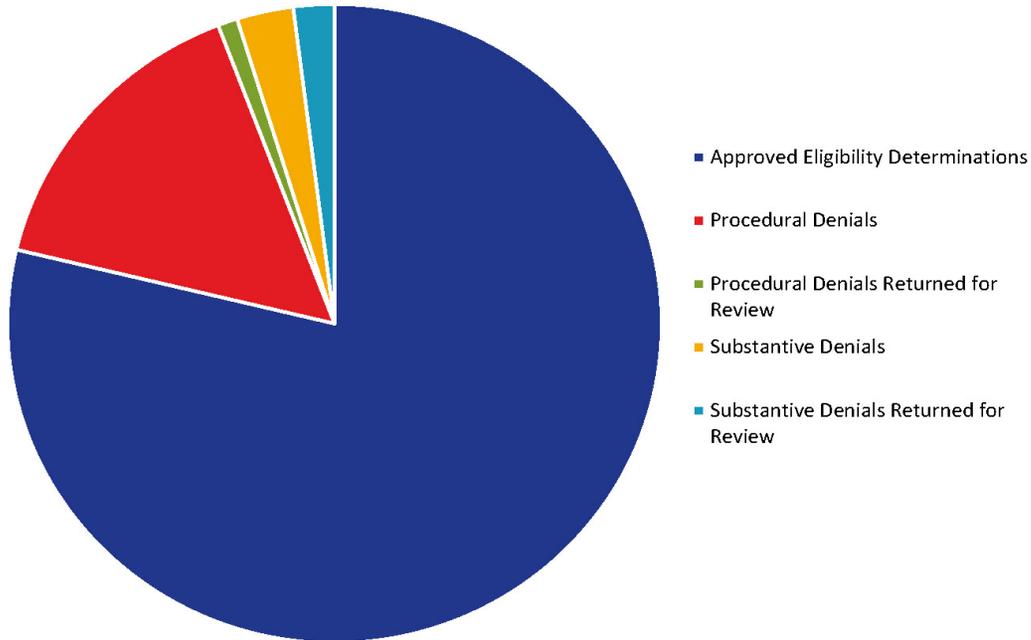
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Registrations - By Year	1,790	10,984	36,150	4,943	2,129	4,436	8,711	12,270	12,173	13,185	24,790
Registrations - Cumulative	1,790	12,774	48,924	53,867	55,996	60,432	69,143	81,413	93,586	106,771	131,561

## CLAIMS SUBMITTED BY YEAR: RESPONDER & SURVIVOR



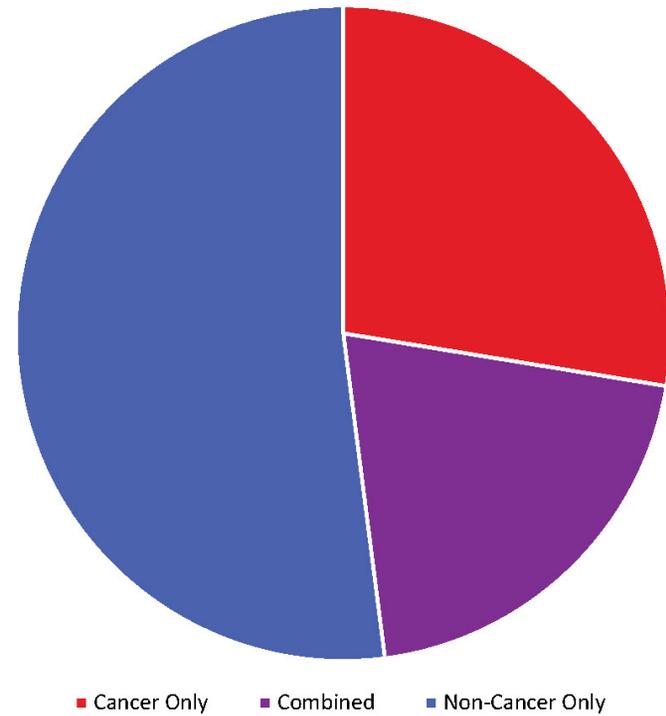
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Responder Claims	12	147	2,041	4,552	5,108	3,628	5,061	5,243	5,381	3,650	3,659
Survivor Claims	7	15	526	941	1,082	1,200	3,854	5,568	6,603	3,745	4,670
No Response Claims	-	-	14	211	153	77	92	48	28	86	61

## ELIGIBILITY



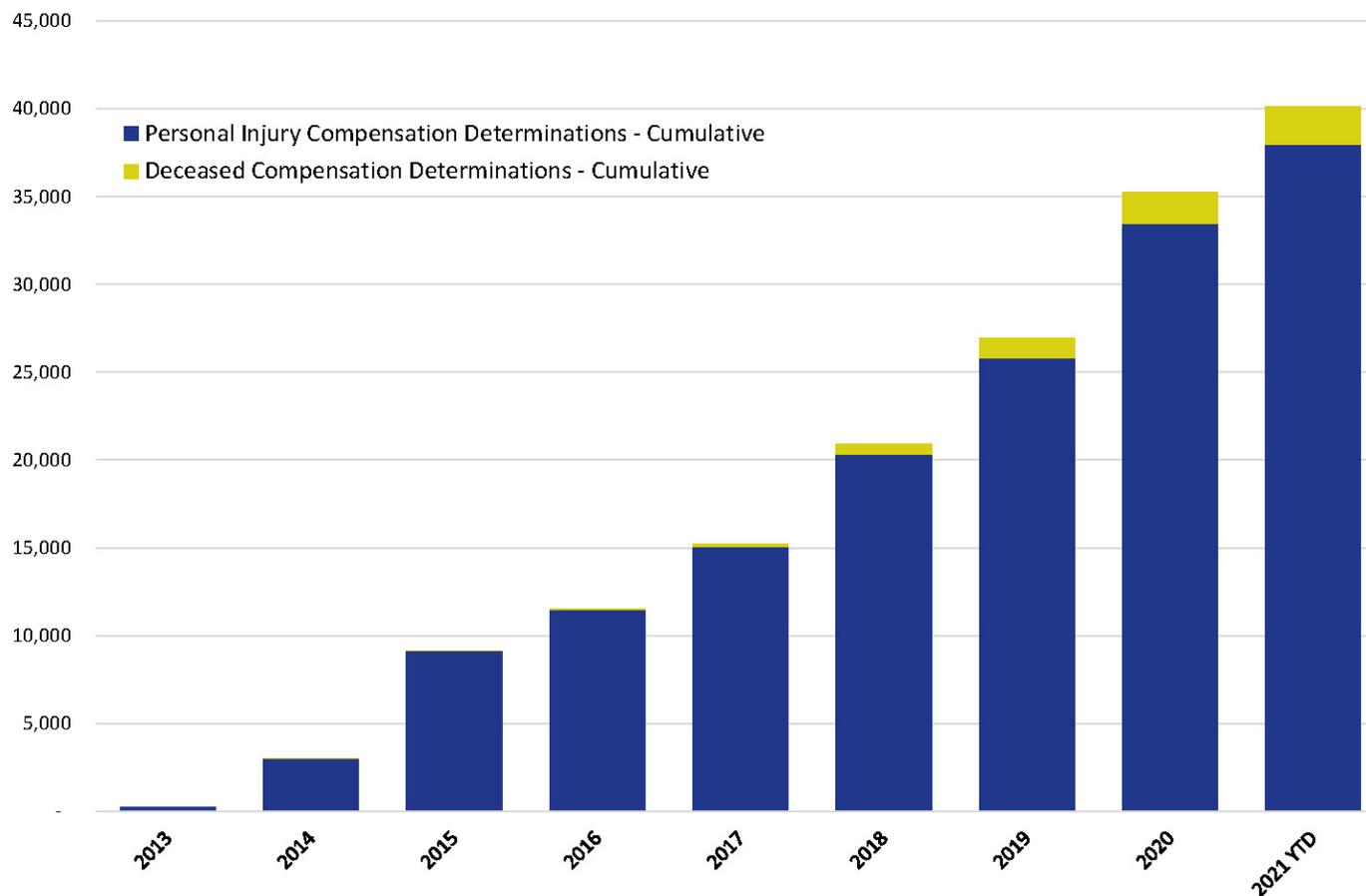
Approved Eligibility Determinations	41,154	79%
Procedural Denials	8,094	15%
Procedural Denials Returned for Review	511	1%
Substantive Denials	1,461	3%
Substantive Denials Returned for Review	1,059	2%

## CANCER VS NON-CANCER COMPENSATION DETERMINATIONS



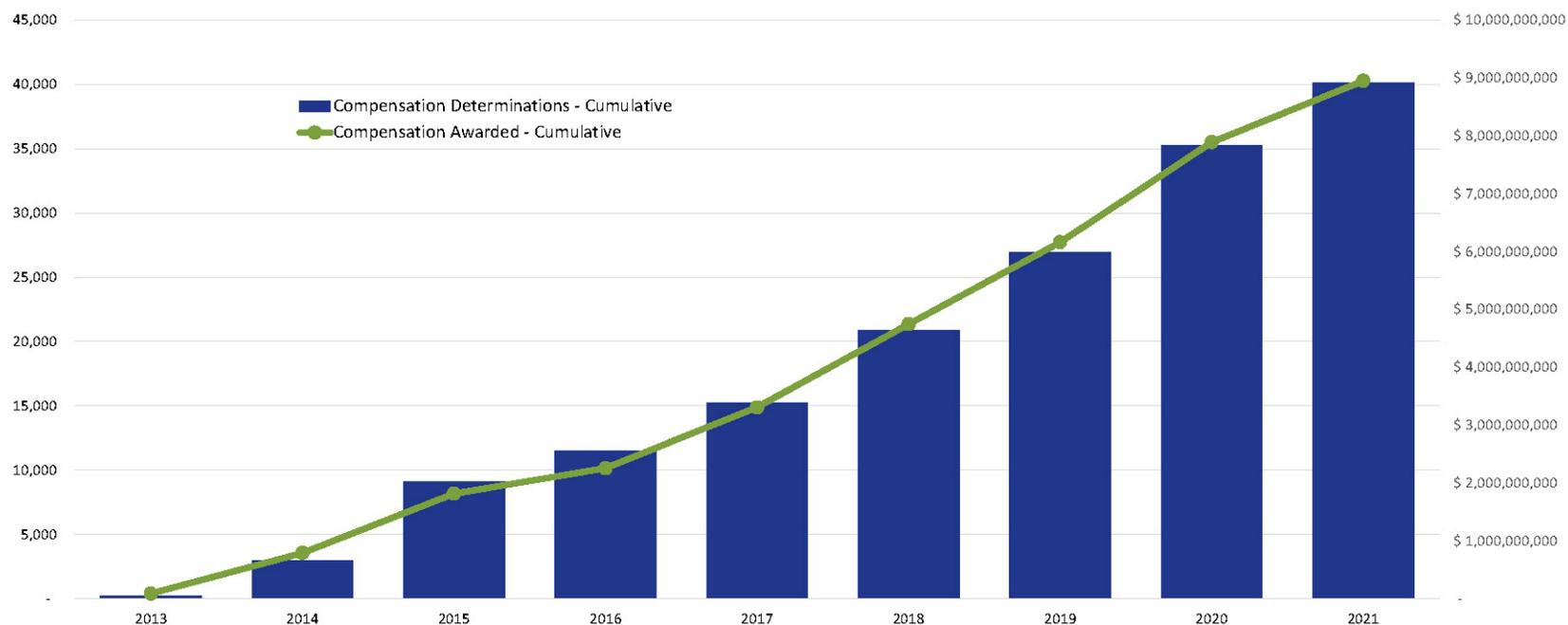
Cancer Only	11,064	28%
Non-Cancer Only	20,874	52%
Combined	8,181	20%

## CUMULATIVE CLAIMS WITH COMPENSATION DETERMINATIONS PERSONAL INJURY & DECEASED



	2013	2014	2015	2016	2017	2018	2019	2020	2021 YTD
Personal Injury Compensation Determinations - Cumulative	225	2,999	9,112	11,473	15,058	20,320	25,776	33,456	37,987
Deceased Compensation Determinations - Cumulative	-	8	20	54	182	593	1,157	1,807	2,132

## CUMULATIVE DETERMINATIONS AND COMPENSATION AWARDED



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021
Compensation Awarded - Cumulative	\$ 90,384,578	\$ 792,380,981	\$ 1,816,329,986	\$ 2,256,233,329	\$ 3,309,308,069	\$ 4,746,315,571	\$ 6,160,550,877	\$ 7,888,981,116	\$ 8,949,767,179
Compensation Determinations - Cumulative	225	3,007	9,132	11,527	15,240	20,913	26,933	35,263	40,119