



9/11 VCF
VICTIM COMPENSATION FUND

Committed to Serving
the 9/11 Community

2025

ANNUAL REPORT





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EXECUTIVE SUMMARY

This 2025 Annual Report summarizes the September 11th Victim Compensation Fund's (VCF or Fund) activities and accomplishments throughout its 14th year. This report details the Fund's ongoing commitments to reaching all those who may be eligible for compensation, to improving the claimant experience, and to maintaining a focus on being trauma-informed.

Throughout 2025, the VCF participated in a variety of outreach events and hosted numerous information sessions with strategic partners to share VCF resources with potential claimants. The VCF also completed a comprehensive update of its visual identity, with the intent to modernize all public-facing materials with captivating, accessible, and effective messaging and design, setting a standard of clarity and excellence for all communications with claimants and the public.

At the direction of Special Master Allison Turkel, several process and policy updates were implemented to support an efficient and equitable experience for claimants.

The VCF also created an internal working group to develop and promote best practices to make the VCF a trauma-informed organization. The VCF continued to build on the success of its Interactive Presence Guide, an easy-to-use tool that helps claimants identify the specific documents they need to provide to prove presence at an eligible location based on their individual circumstances. More than 7,000 users accessed the guide in 2025, and information from 10 new entities has been added.

One of the more significant developments noted in the report is the tremendous increase in the number of new claims received by the VCF each month, increasing from an average of 700 per month in 2024, to 900 per month in 2025; it is clear that outreach efforts are making an impact. The VCF awarded nearly \$2 billion to claimants in 2025 and has awarded more than \$16.8 billion to over 71,000 claimants since re-opening in October of 2011.

MESSAGE

FROM THE SPECIAL MASTER

2025 marked the completion of the VCF's 14th year of operations. We continue to serve the 9/11 community with a laser focus on remaining faithful to our statute, fair to our claimants, and defensible to the taxpayers. More than two decades later, the VCF has served tens of thousands of victims and their families, and we continue to receive around 900 new claims each month – a clear indication of the ongoing importance of our mission. The number of people who have died of 9/11-related health conditions has far surpassed the number of people who died on the day of the attacks.

I am proud to report that in 2025, the VCF notified claimants of over 9,800 award determinations, with more than \$1.8 billion awarded. As of December 31, 2025, the VCF has received over 105,000 claims, awarding over \$16.8 billion to over 71,000 claimants since reopening in 2011. This level of service is made possible by the tireless dedication of the entire VCF team. On [page 22](#), you will find total year-end statistics that further illustrate our impact and reach.

As we get farther from the events of September 11, 2001, it becomes increasingly challenging for claimants to find documents needed to prove their presence at an eligible location and, for many, to clearly remember the details that help

the VCF establish their presence. As you will read on [page 10](#), our team has been working to ease this burden of proof on claimants through new information sharing agreements with various entities. Our Interactive Presence Guide ([page 17](#)), which walks claimants step-by-step through a process to identify what type of documentation they need to submit with their claim or who they

“ I am proud to report that in 2025, the VCF notified claimants of over **9,800** award determinations, with more than **\$1.8 billion** awarded. ”

can contact for documentation, has been a valuable resource for them. As Special Master, I am constantly looking for creative solutions and strategies such as these to ensure that processes and policies are equitable, streamlined, and faithful to our statute and claimants. This year we updated the policy for claimants who have post-treatment complications from their eligible prostate cancer, increased the standard amount used to calculate future residual earnings capacity when calculating lost earnings, and more. Find a comprehensive list of policy updates on [page 6](#).



Photo: Tech. Sgt. Paul Villanueva II

“We ask everyone to think about the people they may know who might have been present...”

Expanding outreach efforts remains a vital priority. On [page 10](#), we outline the tremendous progress made in forging relationships with strategic partners who are working to amplify our message to their audiences across the country. As we work to spread the word, our modernized new logo and visual identity ([page 8](#)) will activate new interest and attention to our existence and the availability of compensation for eligible claimants for years to come. As I wrote in my message in last year’s annual report, we are working to build an informal network of ambassadors who can spread the word about the VCF. We ask everyone to think about the

people they may know who might have been present in the New York City Exposure Zone, the Pentagon, or in Shanksville, PA, or worked at those sites during the eligible time periods. We want to build this vast people network, and everyone can be a partner.

I am happy to report that we are making great strides toward becoming a fully trauma-informed organization. As you will read on [page 20](#), we continue to work closely with the Justice Department’s Office for Victims of Crime Training and Technical Assistance Center in training our staff to better understand those for whom this process may be traumatic and deeply emotional. In 2025, I encouraged the creation of the VCF’s Trauma-Informed Organizational Readiness (TIOR) working group ([page 20](#)) to develop processes and policies that reflect our deep commitment to ensuring that every interaction with the VCF reflects empathy and understanding, and that the VCF staff is fully supported.

As we prepare for the 25th Anniversary of that fateful day, our team is developing a strategic plan of purposeful commemorations throughout 2026. We look forward to sharing those plans in the coming months. The courage and unwavering resolve of the 9/11 community inspires us to continue our mission, ensuring that everyone who is eligible receives the compensation to which they are entitled. It is an honor to lead the VCF team in this work, and to serve this incredible community. We encourage you to share this report, and please continue to help us spread this critical information to potential claimants.

Allison
Allison Turkel

POLICY UPDATES

As part of the Special Master's commitment to ensuring that claim review processes and policies are efficient and equitable, the VCF made several claimant-friendly policy updates in 2025:



**VCF and
USVSST Claim**



**Prostate
Cancer Claims**



**Calculating
Lost Earnings**



VCF and USVSST Claim

Effective February 12, 2025, the VCF no longer holds payments on claims where there is a VCF claim and a claim with the United States Victims of State Sponsored Terrorism Fund (USVSST Fund) relating to the same victim. Instead, the VCF claim will be reviewed and the award calculated and paid following standard VCF processes. When a claim exists for the same victim in both funds, the VCF is required to offset the VCF award using the following policy:

The VCF will offset:

- All distributions the USVSST Fund has already paid on account of the victim.
- Any distributions the USVSST Fund has already authorized for the victim, even if the USVSST Fund has not yet issued the payment.

The VCF will not offset:

- Any USVSST Fund distributions the USVSST Fund has not yet authorized.



Prostate Cancer Claims

The VCF updated the policy for claimants who have post-treatment complications from their eligible prostate cancer. The VCF will no longer hold appeal hearings to assess permanent or long-term complications for prostate cancer claims. Instead, the VCF has clarified the medical records and information needed to support the request for an award above the baseline of \$200,000. The VCF will evaluate the medical records to determine whether an increased award is supported, removing the need for claimants to testify about their condition at a hearing.



Calculating Lost Earnings

The VCF updated certain components of Policies and Procedures Section 2.3, which details the methodology used to calculate lost earnings:

- **Residual Earnings Amount:** The standard amount used to calculate future residual earnings capacity for lost earnings claims has been increased to the current minimum wage applicable to large employers in New York City, which equates to \$34,320 per year. This amount is also used to calculate compensable income for replacement services loss in personal injury claims for individuals who did not work outside the home and are now disabled because of an eligible condition
- **After-tax Income:** The effective tax rates have been updated to include IRS data for the most recent tax years available: 2020, 2021, and 2022.
- **Employer-provided Benefits:** The amount used for medical benefits has been increased from \$2,400 to \$7,654.40 per year.
- **Growth Rates:** Age-specific increases have been updated based on data from the 2024 Current Population Survey. Inflation stayed the same at 2.3%, but real overall productivity decreased from 1.89% to 1.83%. Medical inflation decreased from 0.78% to 0.74% based on current market conditions.
- **Consumption Rates:** Expenditure data by income level, used to calculate the consumption rate applied to earnings on a deceased claim, has been updated based on data from the 2023 Consumer Expenditure Survey (published by the Bureau of Labor Statistics).
- **Discount Rates:** The three blended after-tax discount rates, used to calculate the present value of projected earnings and benefits, were updated based on more recent weighted averages of historical yields on U.S. Treasury Securities.



The VCF Transformation Project is a multi-year effort focused on reducing the time it takes to issue compensation awards and creating an enhanced trauma informed claimant experience with a modern streamlined claims system, called myVCF. In 2025, the VCF team continued to make steady progress working with the myVCF system integrator and the Office of Information Technology (OIT) designing and developing the new system.

While it is taking longer than originally anticipated to deploy the new system, the VCF remains committed to launching myVCF only when it delivers the functionality promised to the 9/11 community and the efficiencies promised to VCF staff. The work on myVCF does not impact current VCF operations, which remain business as usual. The VCF in fact has taken this necessary delay to continue streamlining its internal policies and processes to make claim processing more efficient. The VCF looks forward to sharing additional details about myVCF in 2026.



9/11 VCF

VICTIM COMPENSATION FUND



Pentagon



Twin Towers



Shanksville



Simplified



Detailed

UPDATED VISUAL IDENTITY

As a result of the Never Forget the Heroes Act in 2019, Congress provided the VCF with permanent funding to pay all eligible claims through 2090. This funding provides the VCF with the opportunity to focus on building sustainable foundations to support claimants for decades to come. This includes the myVCF Transformation Project ([page 7](#)), as well as placing a central focus on implementing outreach strategies ([page 10](#)) to reach potential claimants.

Fundamental to the VCF's outreach efforts is the utilization of resources such as social media graphics, presentation decks, and printed materials to deploy online and in person to spread the word. The VCF understands that to deliver on this mission to reach the estimated 400,000+ potential individuals exposed to 9/11-related toxins in the New York Exposure Zone alone, these materials must be captivating, accessible, and effective in messaging and design.

Throughout 2025, the VCF worked diligently on a new project to modernize the VCF's core visual identity. This new design is more than just a new logo; it represents the essence of the VCF and reflects the impact on those the VCF

serves. These updated elements include a logo, color palette, typography, photography guidelines, and other key components. The updated VCF logo visually represents the distinct identities and significance of each site: Shanksville, PA, the Pentagon, and the Twin Towers. By emphasizing all three sites - both through imagery and by name - the VCF hopes to make more people aware that they may be eligible if they were there. This enables viewers to clearly understand the connection between the three sites and the VCF. By launching this new visual identity, the VCF is reinforcing its commitment to clear and excellent communication with the public online, in print, and in person.

Maintaining the top priority of reaching all those who may be eligible, this new logo gives the VCF a fresh, notable new visual identity. The VCF also understands that whether providing an overview presentation, corresponding with a claimant, or having a partner share content on social media, the VCF's identity must remain consistent, trustworthy, and notable. As the VCF continues to serve the 9/11 community, this modernization will prove vital in supporting the VCF's mission for decades to come.

THE YEAR IN NUMBERS



8,543

Pieces of mail received
& processed



73,872

Letters
sent



655

Appeal
hearings held



48,848

Inbound calls
to Helpline



7,934

Approved eligibility
determinations rendered



9,289

Payments
processed



6,776

Initial award letters



509

Claims expedited

\$1,844,143,095.63

Dollars awarded in 2025

\$16,877,592,150.77

Total dollars awarded by VCF

OUTREACH



**Building
Relationships**



**Information
Sessions**



**Government
Outreach**

Building Relationships to Support Proof of Presence

Engaging in strategic partnerships with employers, unions, and other organizations to make it easier for their employees or members to prove presence at an eligible location remains a central priority for the VCF's Outreach Team. Throughout the year, the Team continued to conduct outreach to identify new entities willing to work with the VCF to share information to support proof of presence. Once the relationship was established, the Outreach Team worked closely with the entity to determine the best way to provide the specific information the VCF needs. For example, the Office of the New York City Comptroller and the Shanksville Volunteer Fire Department each provided the VCF with a list of their employees or members who were in the eligible areas during the applicable dates.

This collaborative approach helped identify and provide proof of presence for many individuals who may not have otherwise had the resources to prove their whereabouts during and after the attacks. The VCF also revisited and streamlined the established process with the Red Cross to facilitate the timely exchange of detailed proof of presence information for affiliated claimants.

Both efforts enhanced coordination to verify claimant information more efficiently, reduce delays in communication, and ensure that claimants continue to receive accurate guidance and support throughout the VCF claim process.

In 2025, the VCF also successfully established new direct proof of presence information sharing relationships with the following entities: New York City Department of Corrections, United States Secret Service, Suffolk County Police Department, New Rochelle Police Department, Teachers Retirement System of the City of New York, and New York City Department for the Aging. By improving data sharing and establishing direct points of contact, the VCF continues to strengthen its collaboration with the 9/11 community. In 2026, the VCF will continue to support existing partnerships and further expand outreach efforts, with discussions already underway with the Army Research Laboratory and the Sayreville Police Department.

Does your organization have employees or volunteers who may be eligible for VCF compensation? Please contact the VCF at vcf.outreach@usdoj.gov to learn more about supporting proof of presence.



Information Sessions

In 2025, the VCF expanded its initiatives to build relationships with a wider range of organizations serving the 9/11 community with the goal of educating claimants, potential claimants, and the public about the VCF. The VCF frequently partners with community groups, 9/11 advocacy organizations, and others to host informational sessions for their constituents. These presentations provide an overview of the VCF with a focus on ensuring that individuals who might not be aware of their potential eligibility for compensation have the information needed to register with the VCF and file a claim. Throughout 2025, the VCF provided information sessions for the following groups:

- VOICES Center for Resilience
- New York City Civil Servant Retirees from the Organization of Staff Analysts (OSA)
- Brooklyn Community Board 2
- Manhattan Community Board 3
- New York City agencies that work directly with constituents
- The FBI 9/11 Peer Support Group and FBI responders
- World Trade Center (WTC) Health Program's Clinical Centers of Excellence
- The City University of New York (CUNY) Haitian Culture Institute
- United States Bureau of Prisons (BOP)



VCF Special Master Allison Turkel and Deputy Special Master Nicole P. Smith pictured with Manhattan Deputy Borough President Keisha Sutton-James (center).

Throughout all outreach efforts, a consistent message remains focused on the theme of “ambassadorship” – meaning the opportunity to serve as VCF ambassadors by sharing information with others. The 9/11 community can help by leveraging its diverse voices to serve as ambassadors and support the VCF’s mission to spread information about the VCF and the WTC Health Program with all those who answer “yes” to the question “Were you there?” The number of potential claimants who have not found this information is vast, and it is the VCF’s commitment to ask all who know about the VCF to help reach as many potential claimants as possible.



To explore partnerships and collaborative outreach efforts with the VCF, contact the VCF Helpline at 1-855-885-1555 or email vcf.outreach@usdoj.gov. Follow the VCF on X at [@Sept11VCF](https://twitter.com/Sept11VCF) for news, updates, and information about outreach activities.



Local, State, and Federal Government Outreach

Throughout 2025 the VCF placed an enhanced focus on forging strategic partnerships with Congressional offices across the country to reach new potential claimants. The Outreach Team provided overview presentations to the following audiences:

- Six separate regional briefings for House of Representatives office staff from the regions where the VCF has received the most claims, including the Northeast, Southeast, and Southwest
- One national briefing for House of Representatives office staff and one national briefing for Senate office staff during the week of 9/11

Special Master Turkel also met individually with New York Representatives Andrew Garbarino, Laura Gillen, and George Latimer, whose constituencies include thousands of VCF claimants, to discuss outreach in their districts. The Special Master also met with Representative Don Beyer,



who represents the Pentagon, to explore opportunities to reach more Pentagon responders. Our Outreach Team successfully fostered important relationships with Representative Nicole Malliotakis' staff in a concerted effort to expand knowledge of the VCF on Staten Island and in South Brooklyn.

In a targeted effort to expand outreach across New York City, the Special Master and Deputy Special Master met with leadership from the Manhattan Borough President's Office, while VCF staff met with leadership from the Brooklyn and Staten Island Borough Presidents' offices. These working relationships resulted in overview presentations to various Community Boards, City agencies, and City Council offices. On the state level, the Outreach Team continued to work with the New York State Office of Victim Services and the Empire State Development Corporation to explore opportunities for outreach statewide. The VCF plans to expand on this comprehensive outreach to federal, state, and local partners nationwide throughout 2026.



VCF Special Master Allison Turkel pictured with Rep. Laura Gillen (NY-4).





Memorial Glade

On 9/11, the VCF leadership team participated in an annual moment of silence at the 9/11 Memorial Glade, which is located on the southwestern portion of the Memorial Plaza. The Glade is a tribute to the tens of thousands of men and women of the rescue, relief, and recovery efforts, as well as survivors and downtown residents. It recognizes everyone who has died or is suffering from 9/11-related illnesses.



Saint Nicholas Greek Orthodox Church & National Shrine

Earlier this year, Special Master Allison Turkel and staff from the VCF's New York City office met with Andrew Veniopoulos, Executive Director, for a tour of the Saint Nicholas Greek Church & National Shrine at Ground Zero. The rebuilt Church is much more than the original Parish that was on Cedar Street, just one block away. It is a Shrine for the Nation, a place of remembrance and reflection, and stands ready to receive you with open arms.



Visit to St. Paul's Chapel

Special Master Allison Turkel addressed the crowd assembled for the Calling of the Names at St. Paul's Chapel. This was the 24th anniversary of this ceremony to honor all deceased 9/11 responders, rescue and recovery workers, and volunteers who came to help in the days, weeks, and months following the September 11th attacks: www.callingofthenames.org





9/11 Memorial & Museum Partnership

Throughout 2025 the VCF continued partnering with the 9/11 Memorial & Museum by sharing resources and information at numerous events for the 9/11 community, attending commemorations, and working to incorporate messaging about 9/11 assistance programs into museum efforts, where appropriate. Special Master Turkel and Deputy Special Master Smith provided training for museum education staff, including interpretive guides and docents, to help spread the word to museum visitors.



City University of New York (CUNY) Haitian Culture Symposium

Stathi Patseas, the VCF's Manager of Communications and External Affairs, provided a VCF overview presentation at the CUNY Haitian Culture Symposium at Brooklyn College. This event was organized in partnership with the New York City Mayor's Community Affairs Unit.



Website and Social Media Updates

vcf.gov

The VCF's website (www.vcf.gov) is a vital tool to quickly access up-to-date information in English, Spanish, Polish, and Chinese. With more than 269,000 visitors in 2025, the website is a central resource for claimants, outreach partners, and the public. In addition to a wealth of general information about the VCF, answers to Frequently Asked Questions (FAQs), and forms and resources, the website features step-by-step instructions for navigating the online claims system. The VCF also regularly releases program statistics with the overarching goal of being transparent and accountable to taxpayers and the 9/11 community. Reports provide insights on VCF progress, including a monthly statistics report, a weekly report, and a quarterly Premature and Insufficient Claims Report.



@Sept11VCF

The VCF's social media account @Sept11VCF on X continued to grow in engagement and followers this year with increased utilization of the VCF's Outreach Toolkit. The toolkit provides outreach partners with graphics to post on social media with the goal of leveraging a broad array of platforms to spread information about the VCF to new audiences. Partners that posted VCF materials include: The National 9/11 Pentagon Memorial, Rep. Laura Gillen (NY-4), Rep. George Latimer (NY-16), Rep. Thomas Kean (NJ-7), and the NYC Mayor's Office of Community Affairs. Frequent posts from the @Sept11VCF account include recaps from events, reporting on VCF claims and operations, and the amplification of 9/11 related information from VCF partners. Visit www.x.com/Sept11VCF to follow.

For questions about the WTC Health Program, contact the Program at 1-888-982-4748, visit www.cdc.gov/wtc, or email wtc@cdc.gov.

Outreach Videos Released to Raise Awareness Among Young Adult Survivors

The WTC Health Program has launched new outreach videos to raise awareness among young adults about health issues related to their 9/11 exposures. The Program hopes these outreach videos will help survivors who were 21 years or younger on that day, make the potential connection between their current health conditions and the events of 9/11. To watch the videos, visit www.cdc.gov/wtc/memberstories.html.

Outreach & Education Contracts Awarded

The WTC Health Program has awarded contracts to the New York Committee for Occupational Safety & Health (NYCOSH) and Research Triangle Institute (RTI) for outreach and education to responders and survivors who may be eligible for Program membership. NYCOSH will reach responders through in-person events with labor unions, while RTI will use both digital strategies and community partnerships to reach underrepresented survivors. More information about NYCOSH and RTI is available at www.cdc.gov/wtc/partners.html. To learn more about the Program's outreach and education efforts, visit www.cdc.gov/wtc/outreach.html.

Member Handbook Updated

The Member Handbook has recently been updated with an improved design and updated information about coverage and benefits. Access the handbook at any time online at www.cdc.gov/wtc/handbook.html. Program members can request a printed copy from their Clinical Center of Excellence (CCE) or the Nationwide Provider Network (NPN).

Youth Research Cohort Planning is Underway

The Program's Youth Research Cohort will enable studies on the health and educational impacts on individuals who were 21 years old or younger at the time of their 9/11 exposures. The planning process is currently underway, with initial input gathered from the 9/11 community during two webinars. For more information and updates visit www.cdc.gov/wtc/youthcohort.html.

WTC Health Program Annual Member Newsletter is Available Online

This year's newsletter features the latest Program news and statistics, a powerful story of resilience from a young adult Program member, and more. Read the newsletter at www.cdc.gov/wtc/newsletter2025.html.

Stay Connected with WTC Health Program eNews

Sign up for eNews at www.cdc.gov/wtc/enews.html to get all the latest Program news and updates delivered straight to your inbox.

Help Us Spread the Word

If you know someone who responded to the WTC, Pentagon, or Shanksville sites—or lived, worked, or went to school/daycare in Lower Manhattan or parts of Brooklyn on or after 9/11—encourage them to visit www.cdc.gov/wtc/interest.html.

CLAIMANT EXPERIENCE



**Interactive
Presence Guide**



**Appeals
& Hearings**



**VCF
Helpline**



Interactive Presence Guide

The VCF designed its Interactive Presence Guide (Guide) to help claimants understand the specific type and number of documents they need to prove “presence at the site” based on their individual circumstances.

In 2025, the VCF continued to improve the Guide by adding information for 10 additional employers and unions making it easier for their employees and/or members to know which documents to submit and who to contact to get them.

This makes it possible for even more claimants – by answering a series of simple questions – to access straightforward instructions for proving their presence.

The VCF continues to develop relationships with employers, unions, and other organizations that may be able to provide proof of presence for their employees or members who file claims. As the VCF gets information from these organizations, it is added to the Interactive Presence Guide so that every claimant can easily find out the best presence evidence to submit with their claim.

Since launching in late 2024, over

7,000

website visitors have used the Guide.



Appeals & Hearings

When claimants do not meet the eligibility requirements to receive compensation from the VCF, they have the right to appeal that decision and request a hearing. The hearing is a non-adversarial opportunity to speak directly to a VCF Hearing Officer and present information to support their appeal. The same is true for those who believe the VCF may have made a mistake in calculating

the amount of their award. These hearings are a central part of the VCF's claimant-focused approach and are held either in person, in New York City or Washington, D.C., or via videoconference. As part of the VCF's ongoing commitment to being trauma-informed, the hearings are led by one of 15 attorneys who are trained specifically for this role and focus on exercising both compassion and objectivity as they walk claimants through what is often a traumatic 9/11-related experience to obtain the most relevant information needed for the

The VCF Special Master made more than

1,100

appeal decisions throughout 2025.

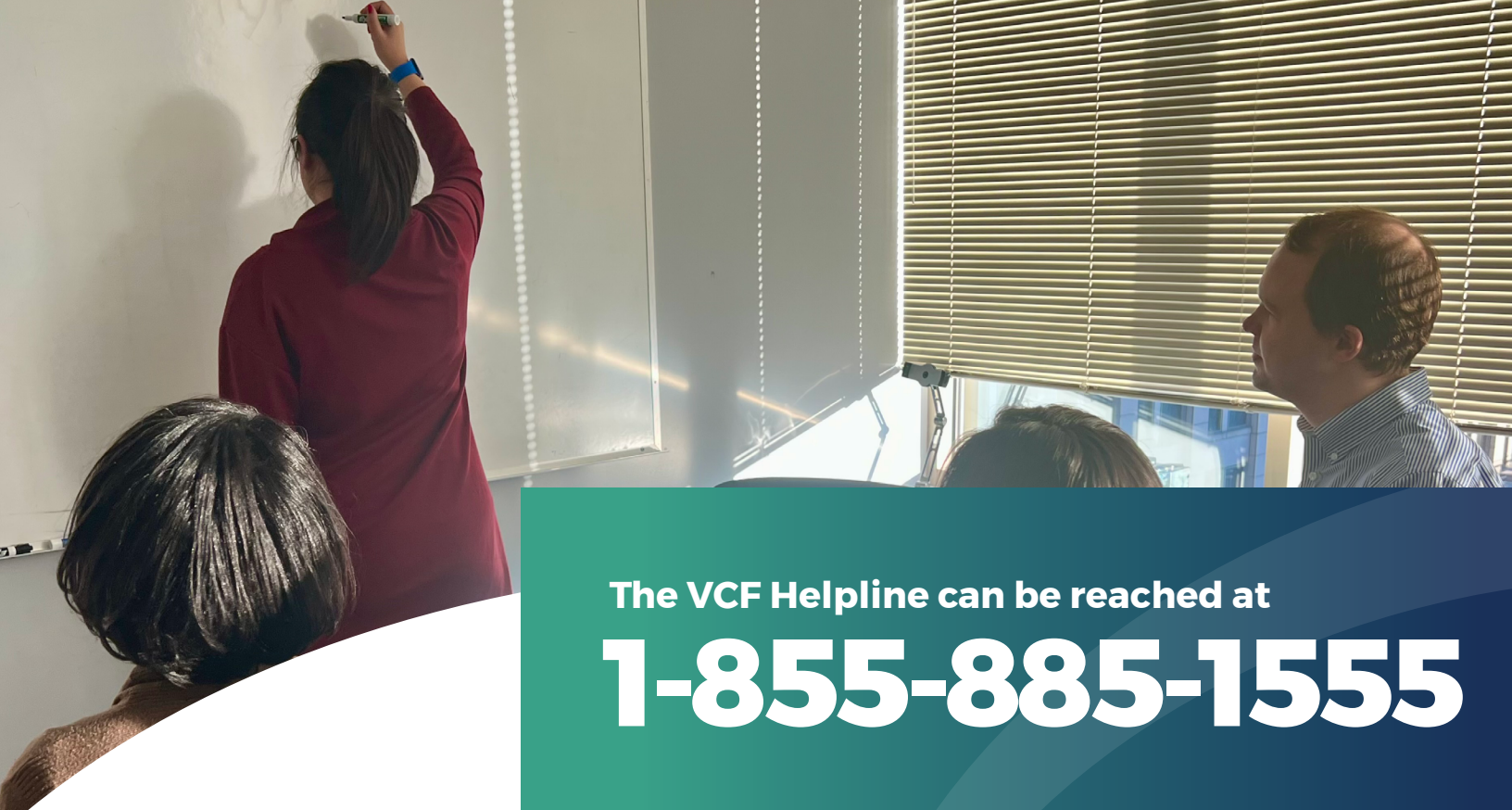
Special Master to decide the appeal. In 2025, the VCF held over 650 hearings as part of its mission to serve the 9/11 community.

In addition, a major effort was made this year to reduce the amount of time it takes for a claimant to receive a decision after a hearing is held. In November 2024, it took an average of 14 months for post-hearing decisions to be made. As 2025 ended, decisions were regularly made within 90 days (3 months) of the hearing. Because all hearings are decided by the VCF Special Master, this meant that she made more than 1,100 appeal decisions throughout 2025. This required a tremendous effort from the VCF's Appeals and Hearings Team. The VCF is on track to maintain a schedule that has hearings scheduled, held, and decided within six months of the claimant's request to appeal.



Photo: Brenda T Schwartz

The Tower of Voices, Flight 93 Memorial,
Shanksville, PA



The VCF Helpline can be reached at

1-855-885-1555



Helpline

The VCF Helpline Team is, in many ways, the face of the VCF. Answering an average of over 4,200 incoming calls each month, they provide essential information to claimants about their claims, and to individuals who have questions about the VCF in general or about registering or filing a claim.

With 18 dedicated, mission-driven members, the team also places a monthly average of 622 proactive outbound calls and a monthly average of 76 calls to those who are not represented by an attorney, including to confirm receipt of letters requesting missing information and to explain what the VCF needs to continue processing their claim. The team also handles approximately 80 calls each month from claimants requesting to have their claims expedited for review due to either terminal illness or severe financial hardship.

Each member of the team goes through extensive training to get a solid understanding of the VCF claim review process and associated

policies. But equally important, they spend time listening to and learning from each other, to develop their own style for handling often challenging calls from claimants. Across the team there is a strong commitment to public service and to helping those who have, as one team member noted, “gone through a lot.”

The Helpline Team would like to remind the 9/11 community that they are always available to help. They can be reached at 1-855-885-1555, and that there is also a wealth of information on the VCF website, www.vcf.gov. They also amplify the message of all VCF outreach: if an individual answers “yes” to the question, “Were you there?” the individual should register with the VCF now, even if they are not sick. They also noted that if there was just one area of confusion they would like to help clarify, it would be that the World Trade Center (WTC) Health Program and the VCF are completely separate entities. See [page 16](#) for more information about the WTC Health Program.



Photo: U.S. Department of Homeland Security



Trauma-Informed Organizational Readiness

With a background in victims' services, Special Master Allison Turkel has focused significant attention on making the VCF a fully trauma-informed organization. In 2025, she encouraged the creation of the VCF's Trauma-Informed Organizational Readiness Working Group (TIOR) to develop processes and policies that ensure that every interaction with the VCF reflects empathy and understanding, and that the VCF staff is fully supported.

Officially launched in March, the group has earned a reputation with the broader team for providing helpful information via its "Trauma-Informed Tuesday" emails and regular presentations at team All Hands meetings, with topics ranging from the impact of specific language on individuals experiencing the effects of trauma to designing user experiences and outward facing content from a trauma-informed perspective.

In June, the group sponsored a training with the Justice Department's Office for Victims of Crime Training & Technical Assistance Center for the VCF Transformation Team, ensuring that myVCF, the future claims management system, will be designed with awareness of, and sensitivity to, claimant trauma.

TIOR's other initiatives focus on building a supportive community within the VCF; one that creates space for individuals to lean on each other in difficult moments. They created a new compendium of resources for coping with the unique stresses of the VCF's work and have hosted several team events aimed at strengthening coworkers' bonds. These comprehensive efforts to support VCF staff work to ensure they have the resources they need to best serve claimants.

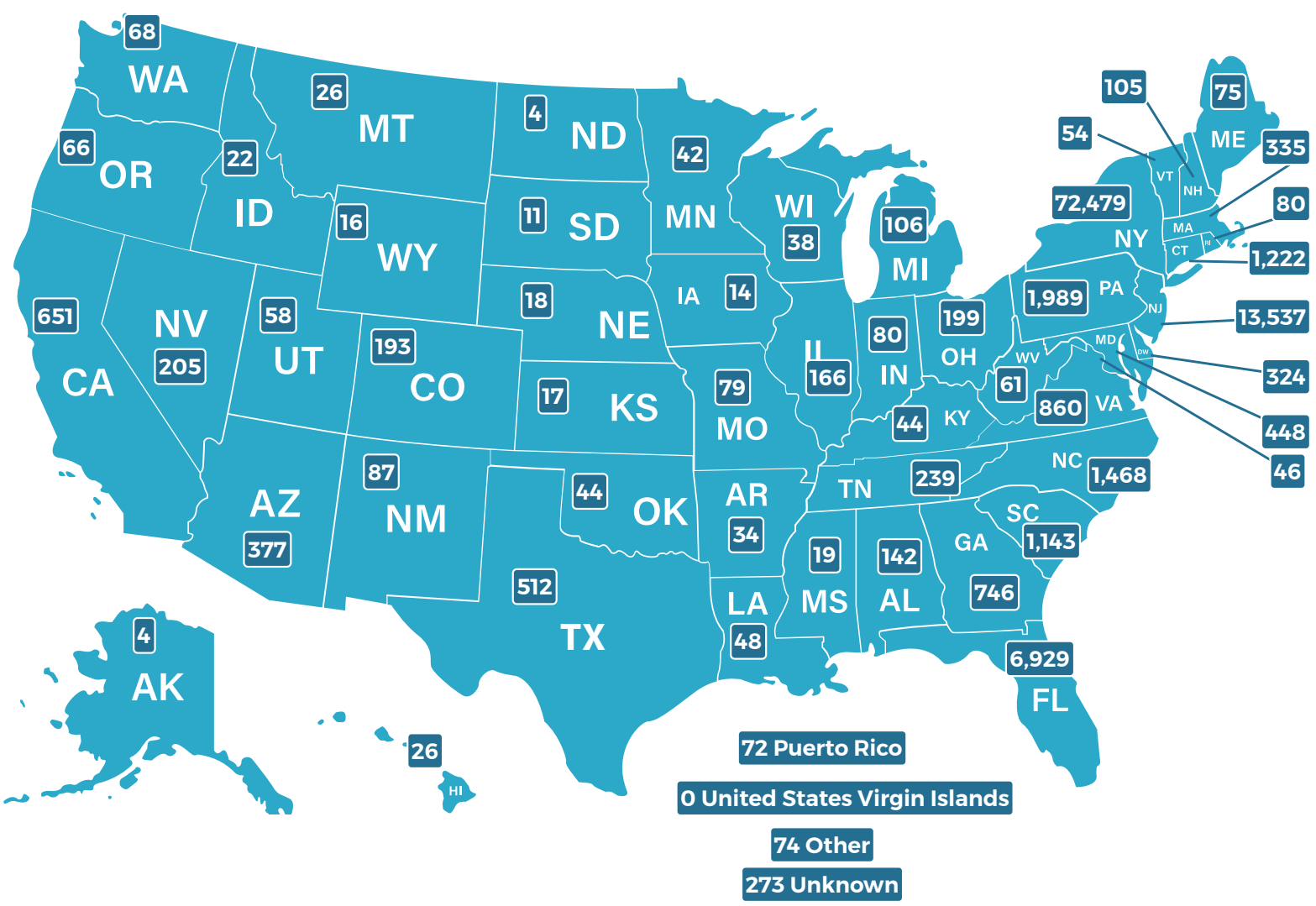
A common field one day. A field of honor forever.

STATISTICS



Where Claims are From

The VCF has received claims from individuals in every state in the nation, as well as Puerto Rico and abroad.





Program Results

In 2025, outreach continued to remain a high priority for the VCF. Several initiatives were undertaken both internally and externally to make the claim process more accessible, trauma-informed, and claimant-friendly. New entities were added to the Interactive Presence Guide, which has continued to have an effect on proof of presence submissions, steps were taken to update the logo and website, which will be launched in the coming year, and a working group was created to reevaluate internal and external policies and procedures through a more trauma-informed lens.

The claimant experience continues to guide the VCF's efforts, as the team remained intensely focused on its work, sustaining a steadfast commitment to its mission and to the 9/11 community.

In 2025, the VCF found 7,934 individuals eligible for compensation, notified claimants of nearly 9,811 award determinations (7,003 initial award determinations and 2,808 awards on amended claims), and awarded nearly \$1.8 billion, making the VCF's total dollars awarded over \$16.8 billion since reopening in 2011. These results are due to the coordinated efforts of the entire VCF team, whose various functions support the claimant population and claims processing.

The overall statistics for the year, *The Year in Numbers* ([page 9](#)), documents the team's impressive output, from number of letters sent, payments processed, and calls to the VCF Helpline, to the number of claims expedited, hearings held, and mail processed.

Additional 2025 year-end and cumulative statistics appear beginning on [page 24](#), VCF Program Statistics, with a series of charts reporting on key data points and important trends, including

the number of VCF registrations, claims filed, and award determinations by both claim and claimant type.

A final important statistic relates to the costs of administering the fund, which the VCF works to keep as low as possible while helping to reduce the burden placed on claimants and maximizing claim processing speed and efficiency.

These costs include technology and facilities costs, such as the software and hardware to develop and maintain the claims system and rent for VCF offices; salaries for over 200 staff who run all areas of VCF operations, answer calls to the Helpline, process incoming mail, and work with claimants and law firms to complete claims, as well as for the VCF's staff attorneys who review claims for eligibility and compensation and render decisions on claims; and costs associated with various Department of Justice offices that support VCF payment processing, information system security, and the budget and funding process.

As of December 31, 2025, the VCF's administrative costs remain less than three percent of total spend.



Photo: Tia Dufour

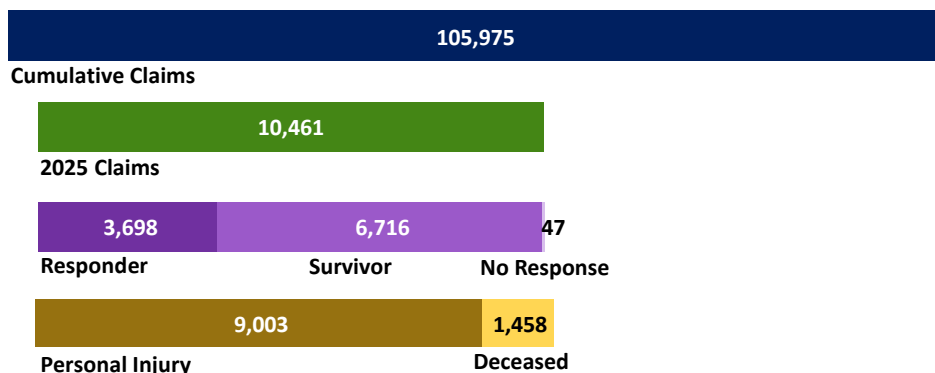


Annual Reassessment

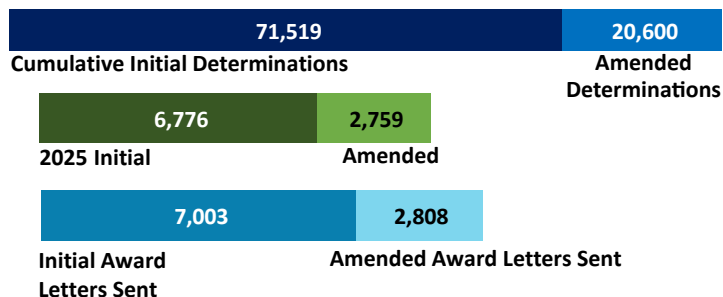
Each year, as required by statute, the VCF Special Master must reassess whether VCF policies and procedures appropriately prioritize funding for claimants who are suffering from the most debilitating conditions. In 2025, the Special Master remained committed to reserving higher awards for those claimants who demonstrate that their conditions severely impact the activities of daily living, and to expediting claims for those who are suffering from terminal illness or are facing significant financial hardship. A total of 509 claims were expedited in 2025. The VCF continues to evaluate processes and policies to ensure that those who suffer most are adequately compensated.

2025 VCF At-A-Glance

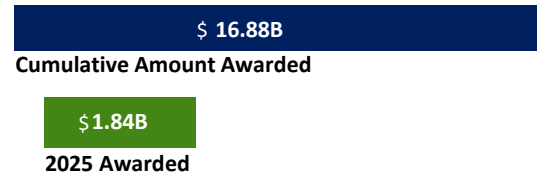
CLAIMS SUBMITTED



DETERMINATIONS RENDERED



DOLLARS AWARDED

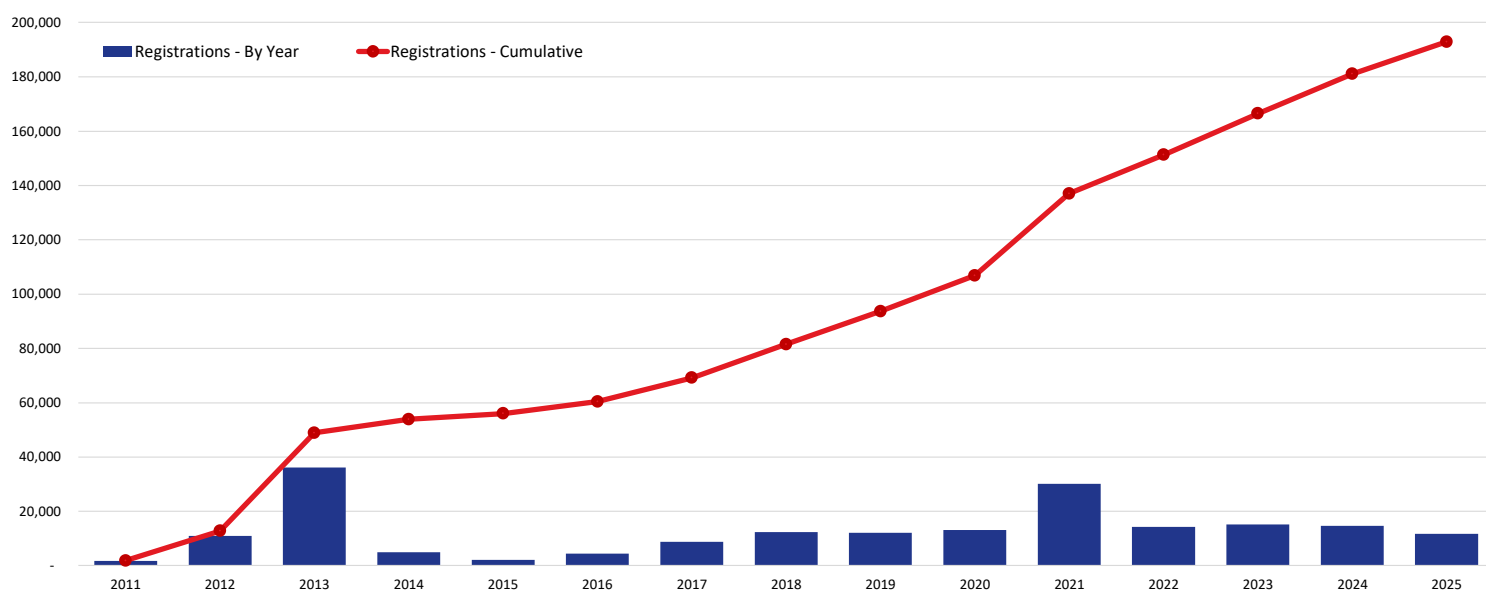




Program Statistics

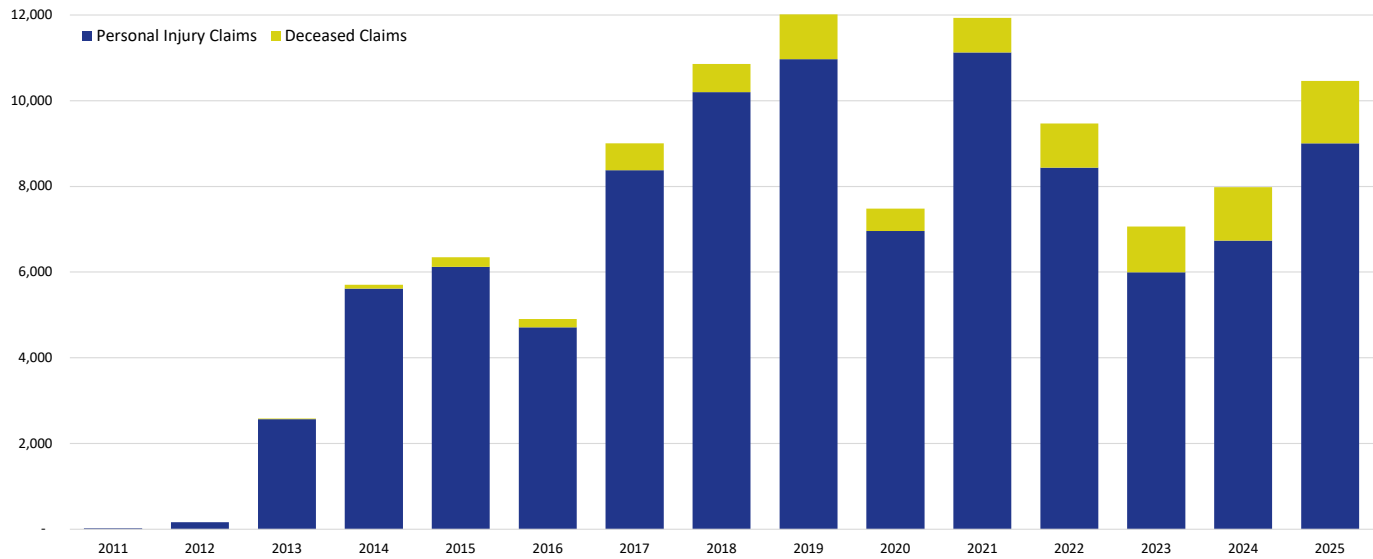
As a permanently funded program, the VCF remains fully committed to thorough, transparent, and accessible public reporting that reflects respect for both the 9/11 community and the U.S. taxpayers. Throughout the year, the VCF publishes monthly reports of key program statistics and data. The charts and graphs presented here provide aggregate details of the program's progress in 2025, and an overview of cumulative program success to date. A list of [definitions](#) associated with these charts is available.

Unique Registrations



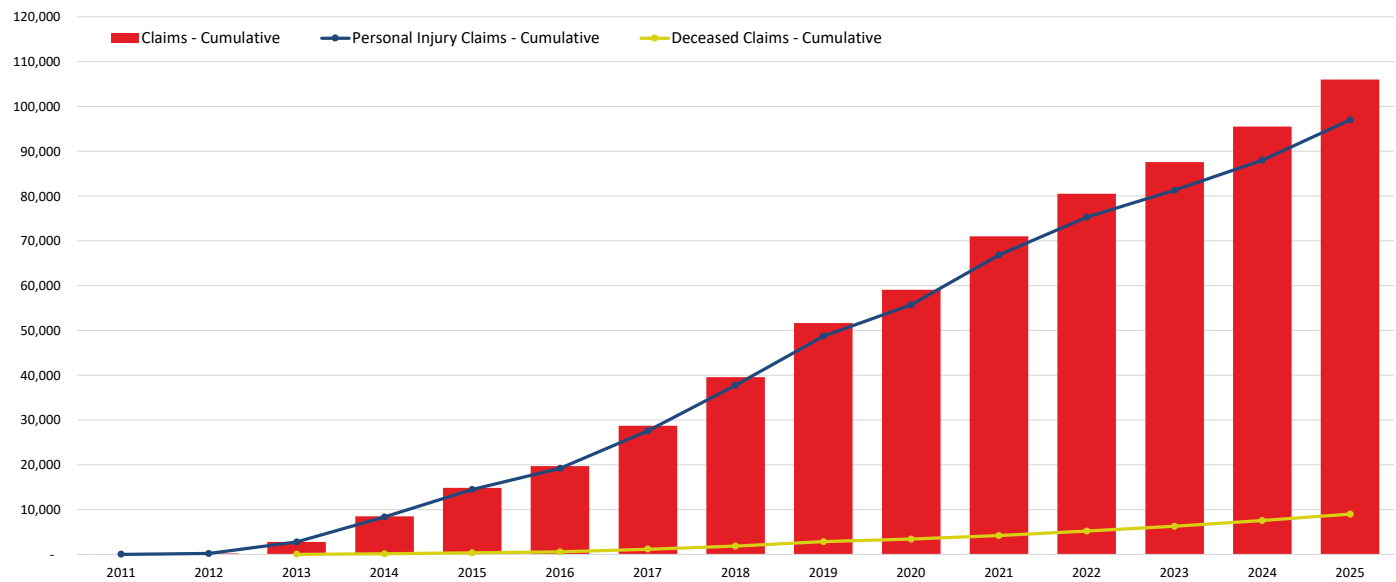
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|----------------------------|-------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|---------|---------|---------|
| Registrations - By Year | 1,789 | 10,987 | 36,172 | 4,938 | 2,132 | 4,435 | 8,744 | 12,322 | 12,157 | 13,147 | 30,202 | 14,267 | 15,193 | 14,628 | 11,771 |
| Registrations - Cumulative | 1,789 | 12,776 | 48,948 | 53,886 | 56,018 | 60,453 | 69,197 | 81,519 | 93,676 | 106,823 | 137,025 | 151,292 | 166,485 | 181,113 | 192,884 |

Claims Submitted by Year: Personal Injury & Deceased



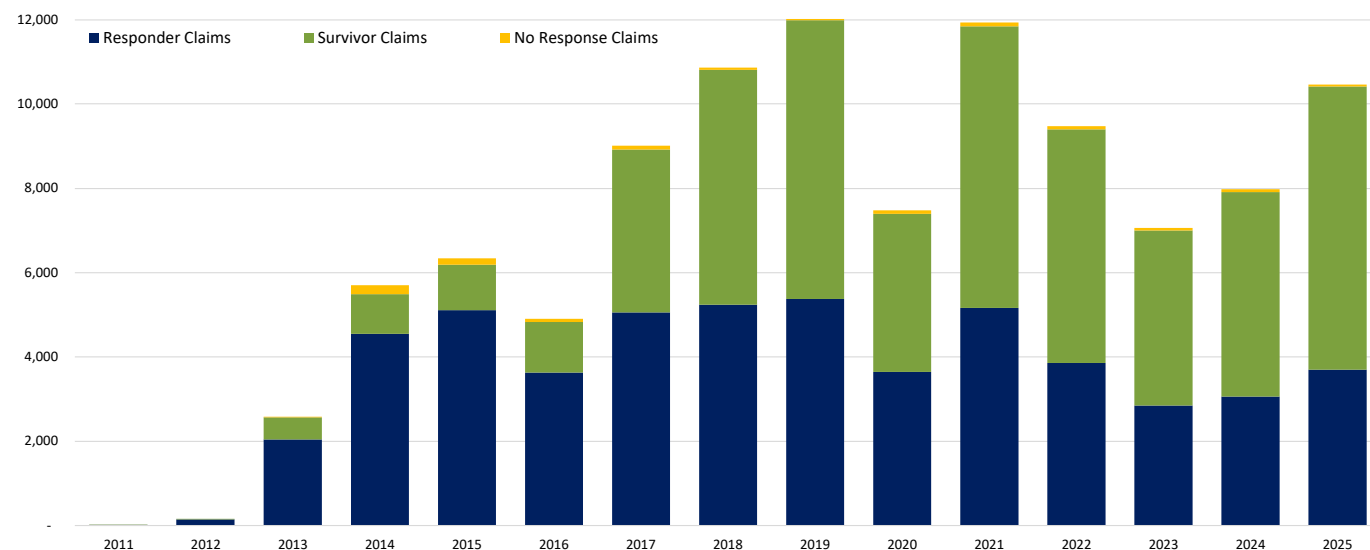
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|------------------------|------|------|-------|-------|-------|-------|-------|--------|--------|-------|--------|-------|-------|-------|-------|
| Personal Injury Claims | 19 | 162 | 2,563 | 5,614 | 6,122 | 4,708 | 8,376 | 10,200 | 10,967 | 6,956 | 11,124 | 8,440 | 5,992 | 6,733 | 9,003 |
| Deceased Claims | - | - | 18 | 91 | 221 | 197 | 631 | 658 | 1,045 | 524 | 805 | 1,030 | 1,071 | 1,247 | 1,458 |

Cumulative Claims Submitted: Personal Injury & Deceased



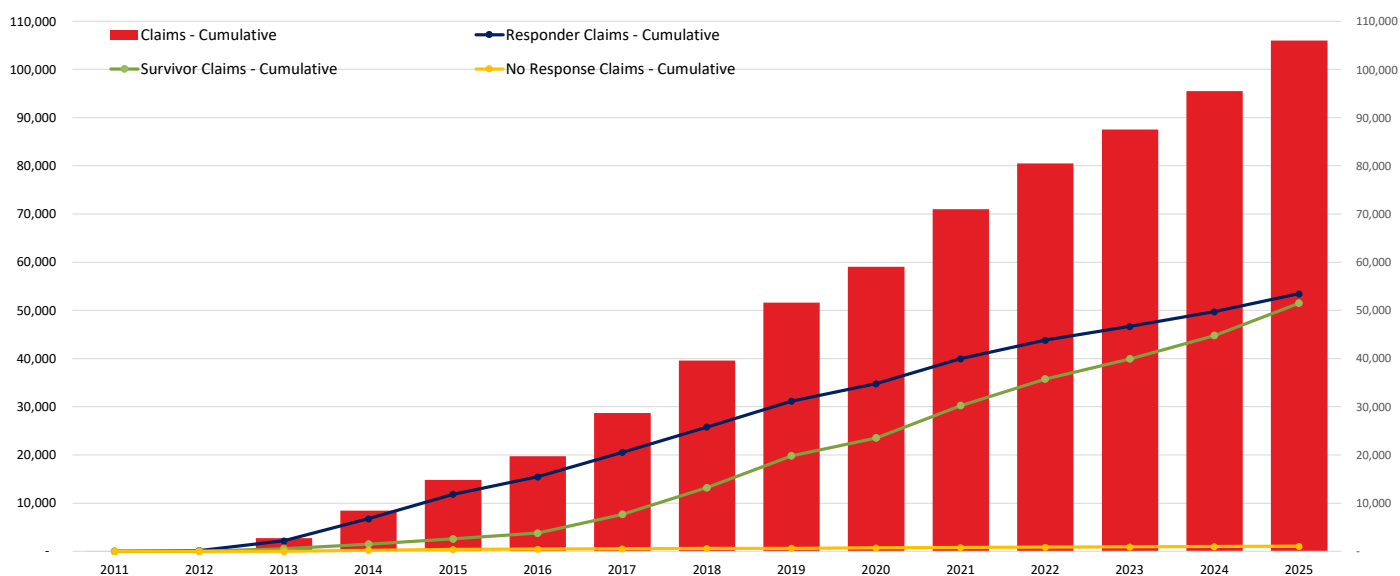
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|-------------------------------------|------|------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Claims - Cumulative | 19 | 181 | 2,762 | 8,467 | 14,810 | 19,715 | 28,722 | 39,580 | 51,592 | 59,072 | 71,001 | 80,471 | 87,534 | 95,514 | 105,975 |
| Personal Injury Claims - Cumulative | 19 | 181 | 2,744 | 8,358 | 14,480 | 19,188 | 27,564 | 37,764 | 48,731 | 55,687 | 66,811 | 75,251 | 81,243 | 87,976 | 96,979 |
| Deceased Claims - Cumulative | - | - | 18 | 109 | 330 | 527 | 1,158 | 1,816 | 2,861 | 3,385 | 4,190 | 5,220 | 6,291 | 7,538 | 8,996 |

Claims Submitted by Year: Responder & Survivor



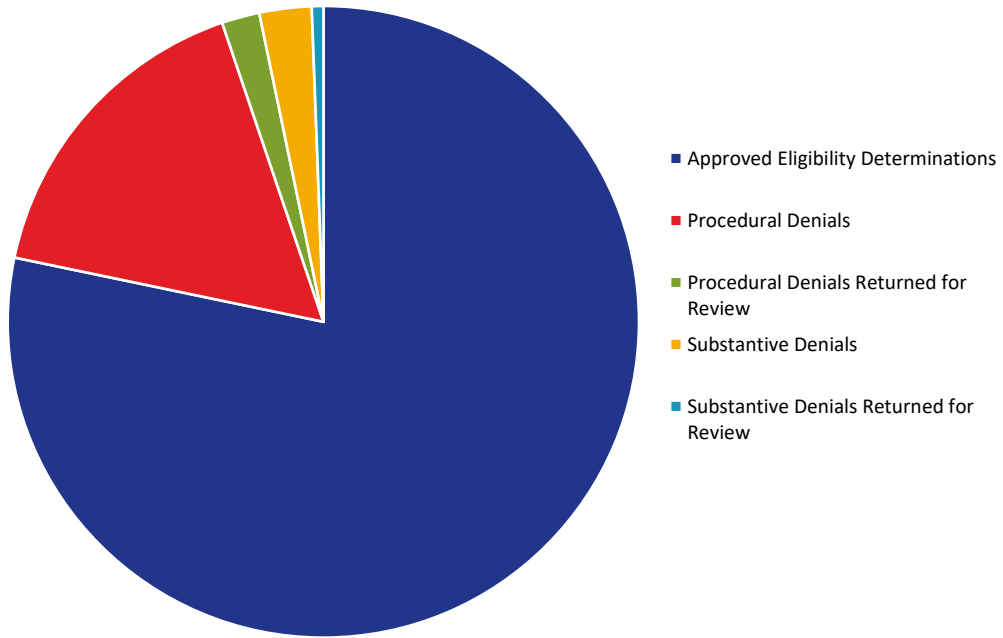
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|--------------------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Responder Claims | 12 | 147 | 2,041 | 4,552 | 5,108 | 3,628 | 5,061 | 5,243 | 5,381 | 3,649 | 5,163 | 3,855 | 2,852 | 3,063 | 3,698 |
| Survivor Claims | 7 | 15 | 526 | 941 | 1,082 | 1,200 | 3,854 | 5,567 | 6,603 | 3,745 | 6,676 | 5,539 | 4,151 | 4,848 | 6,716 |
| No Response Claims | - | - | 14 | 212 | 153 | 77 | 92 | 48 | 28 | 86 | 90 | 76 | 60 | 69 | 47 |

Cumulative Claims Submitted: Responder & Survivor



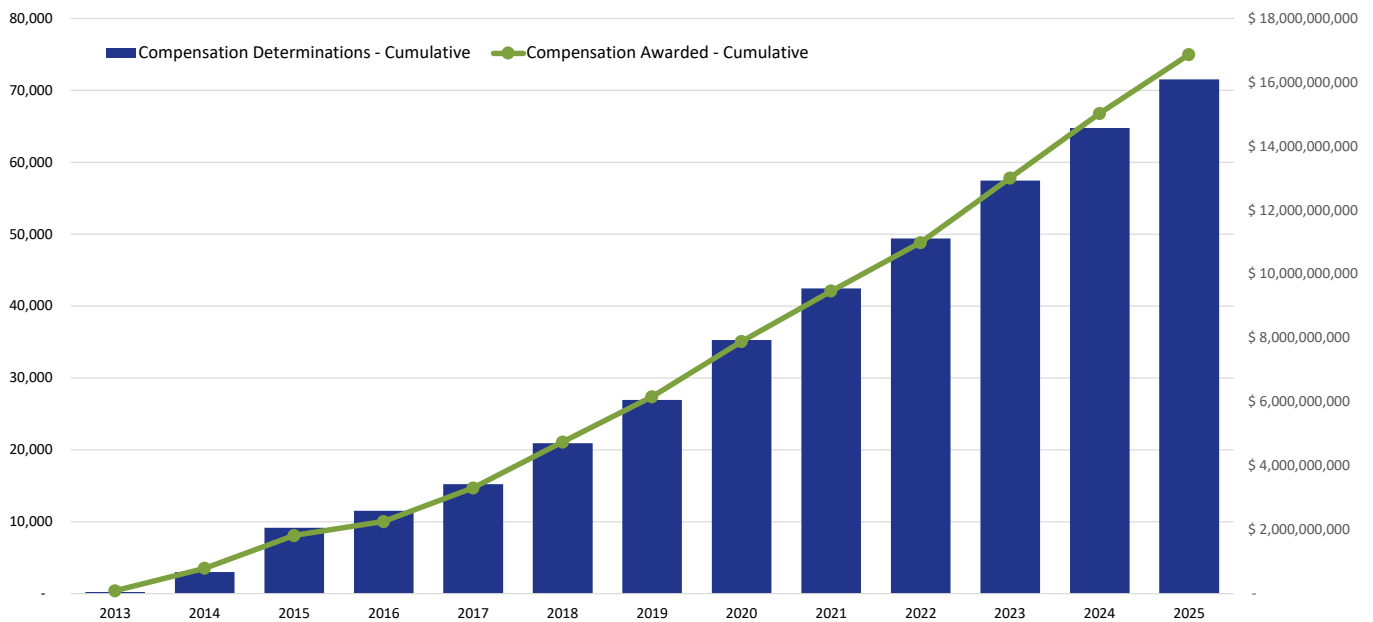
| Year | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---------------------------------|------|------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| Claims - Cumulative | 19 | 181 | 2,762 | 8,467 | 14,810 | 19,715 | 28,722 | 39,580 | 51,592 | 59,072 | 71,001 | 80,471 | 87,534 | 95,514 | 105,975 |
| Responder Claims - Cumulative | 12 | 159 | 2,200 | 6,752 | 11,860 | 15,488 | 20,549 | 25,792 | 31,173 | 34,822 | 39,985 | 43,840 | 46,692 | 49,755 | 53,453 |
| Survivor Claims - Cumulative | 7 | 22 | 548 | 1,489 | 2,571 | 3,771 | 7,625 | 13,192 | 19,795 | 23,540 | 30,216 | 35,755 | 39,906 | 44,754 | 51,470 |
| No Response Claims - Cumulative | - | - | 14 | 226 | 379 | 456 | 548 | 596 | 624 | 710 | 800 | 876 | 936 | 1,005 | 1,052 |

Eligibility



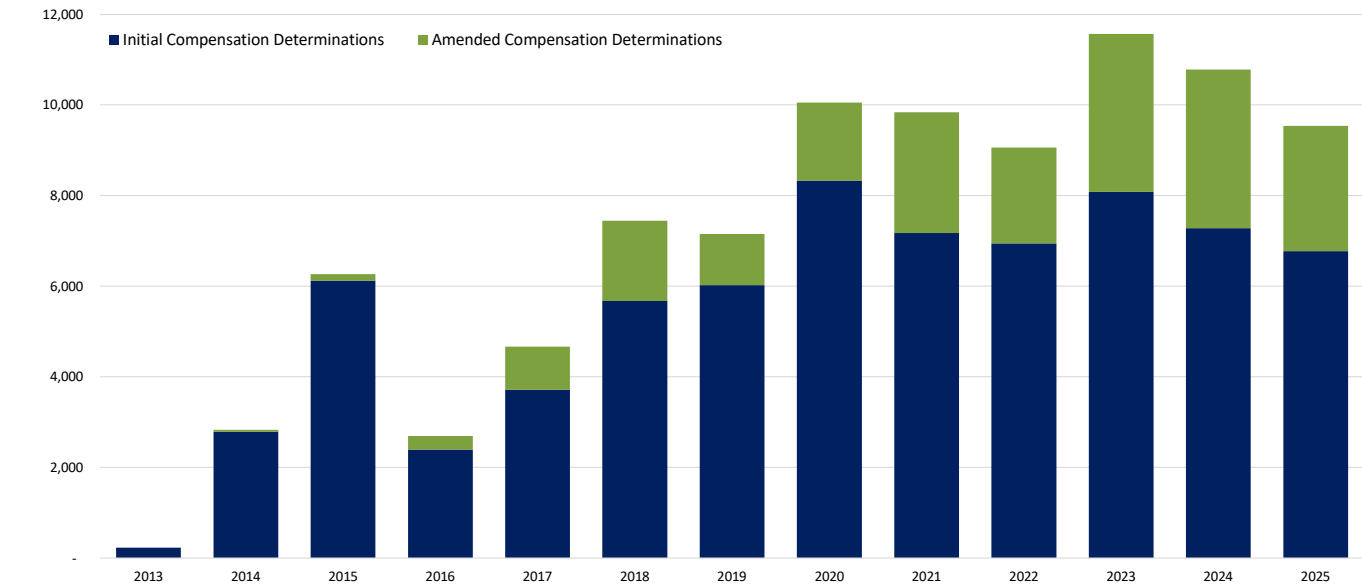
| | | |
|---|--------|-----|
| Approved Eligibility Determinations | 73,588 | 78% |
| Procedural Denials | 15,546 | 17% |
| Procedural Denials Returned for Review | 1,828 | 2% |
| Substantive Denials | 2,501 | 3% |
| Substantive Denials Returned for Review | 561 | 1% |

Cumulative Determinations and Compensation Awarded



| Year | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|--|------------|-------------|-----------|-----------|-----------|-----------|-----------|----------|-----------|------------|------------|------------|------------|
| Compensation Awarded - Cumulative | \$90.385 M | \$792.421 M | \$1.816 B | \$2.256 B | \$3.309 B | \$4.746 B | \$6.161 B | \$7.89 B | \$9.471 B | \$10.985 B | \$13.004 B | \$15.033 B | \$16.878 B |
| Compensation Determinations - Cumulative | 225 | 3,008 | 9,132 | 11,527 | 15,240 | 20,913 | 26,934 | 35,265 | 42,441 | 49,383 | 57,464 | 64,743 | 71,519 |

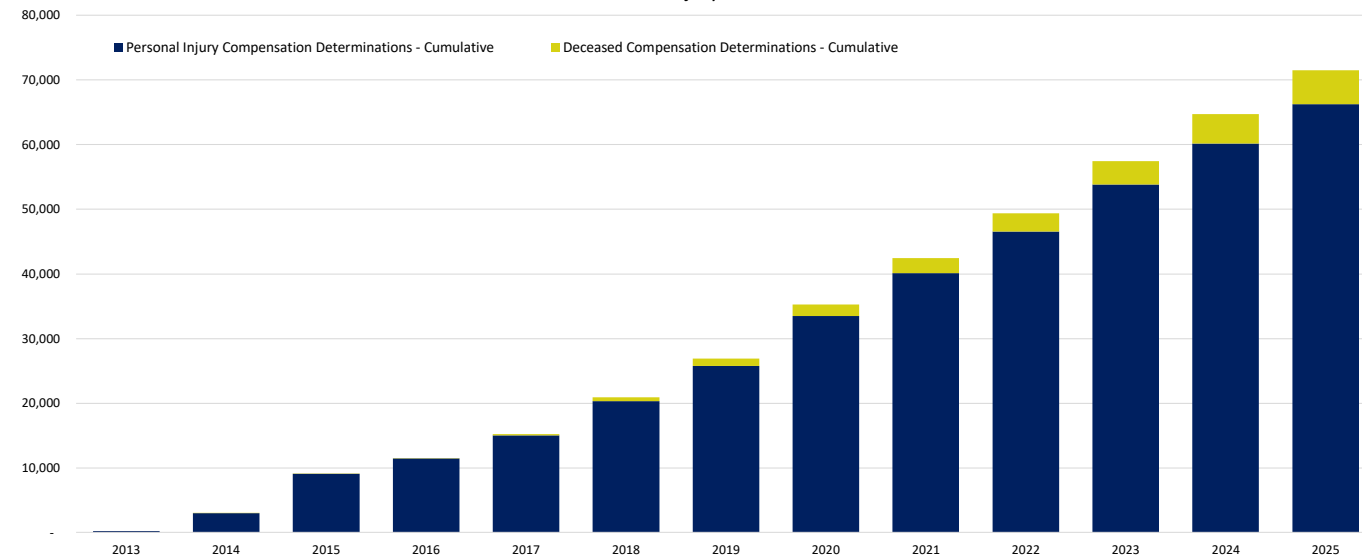
Compensation Determinations by Year: Initial & Amended



| Year | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|-------------------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Initial Compensation Determinations | 225 | 2,783 | 6,124 | 2,395 | 3,713 | 5,673 | 6,021 | 8,331 | 7,176 | 6,942 | 8,081 | 7,279 | 6,776 |
| Amended Compensation Determinations | - | 48 | 142 | 302 | 952 | 1,771 | 1,134 | 1,723 | 2,663 | 2,119 | 3,483 | 3,504 | 2,759 |

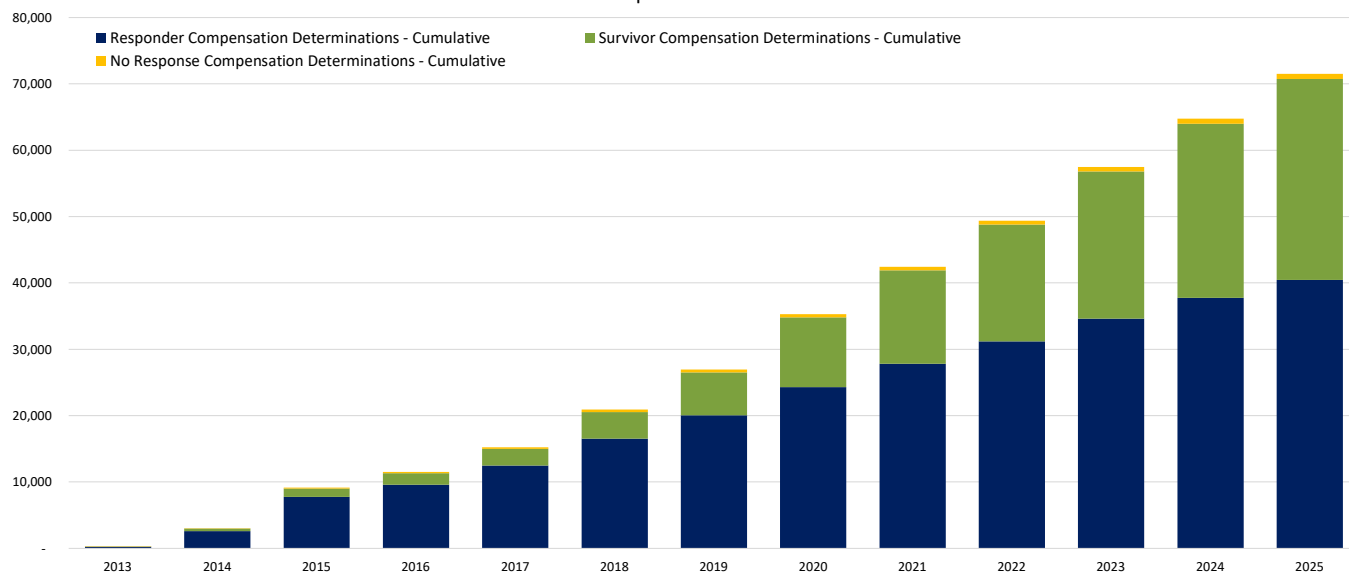
NOTE: This chart includes only those compensation determinations for which the claimant has been notified by the VCF in writing of the amount of their award. Once a claimant is notified, the determination is counted on this chart, but it is reflected in the month in which the award was finalized and deemed ready for final quality checks, not in the month in which the claimant was notified. The VCF process includes a series of quality checks that are completed before a claimant is notified. These quality checks may take several weeks or longer. This means that there are claims for which substantive review has been completed but they are not counted on this chart because the claimant has not yet been notified of the award. This also means that the monthly numbers shown here for prior months will change from one report to the next as claims completed in earlier months finish the quality check process and claimants are notified.

Cumulative Claims with Compensation Determinations Personal Injury & Deceased



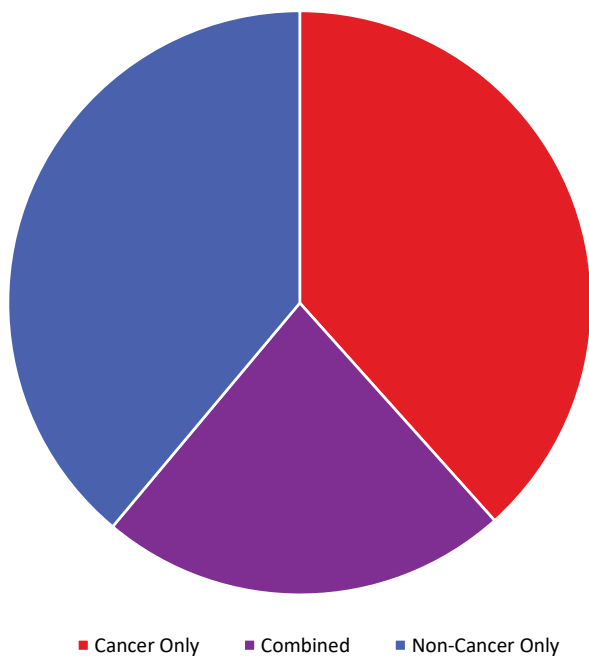
| Year | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|--|------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Personal Injury Compensation Determinations - Cumulative | 225 | 3,001 | 9,112 | 11,472 | 15,059 | 20,333 | 25,796 | 33,476 | 40,148 | 46,579 | 53,815 | 60,164 | 66,270 |
| Deceased Compensation Determinations - Cumulative | - | 7 | 20 | 55 | 181 | 580 | 1,138 | 1,789 | 2,293 | 2,804 | 3,649 | 4,579 | 5,249 |

Cumulative Claims with Compensation Determinations Responder & Survivor



| Year | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|--|------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Responder Compensation Determinations - Cumulative | 218 | 2,580 | 7,740 | 9,596 | 12,492 | 16,513 | 20,033 | 24,270 | 27,827 | 31,171 | 34,616 | 37,739 | 40,468 |
| Survivor Compensation Determinations - Cumulative | 6 | 403 | 1,262 | 1,738 | 2,463 | 4,030 | 6,459 | 10,522 | 14,088 | 17,619 | 22,176 | 26,266 | 30,261 |
| No Response Compensation Determinations - Cumulative | 1 | 25 | 130 | 193 | 285 | 370 | 442 | 473 | 526 | 593 | 672 | 738 | 790 |

Cancer vs Non-Cancer Compensation Determinations

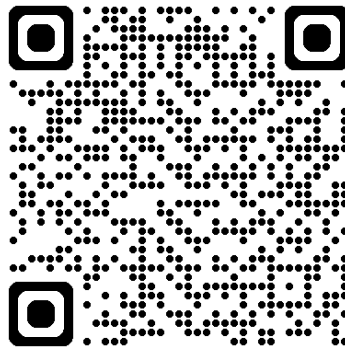


| | | |
|-----------------|--------|-----|
| Cancer Only | 27,450 | 38% |
| Non-Cancer Only | 27,827 | 39% |
| Combined | 16,242 | 23% |



9/11 VCF
VICTIM COMPENSATION FUND

Committed to Serving the 9/11 Community



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