



The following topics were discussed during the conference call held with law firms on March 18, 2026. The meeting covered important updates and reminders about the VCF.

General Announcements

The VCF published its 2025 Annual Report in early February. 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.

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 over 900 per month in 2025. It is clear that our outreach efforts are making an impact. Notably, 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.

2025 had its share of challenges, with a number of offices on which the VCF relies for information being impacted. We are still feeling these effects with some of our third-party partners, but the VCF is fully staffed and fully functioning. Our team was required to adjust to several changes in early 2025 that resulted in a relatively small loss of productivity and we are now functioning at full capacity, though, as noted, we are experiencing some delays with information we need from outside entities that is central to claim review.

In response to a question about increasing non-economic loss awards to reflect inflation and increased cost of living: by statute, the VCF Special Master is only allowed to make inflationary adjustments to the inputs used to calculate economic loss. And I have done so several times. In 2024, per my statutory authority, I increased the annual gross income cap used to calculate lost earnings from \$200,000 to \$255,610, to account for inflation. There is no possibility within our statute to raise the caps on non-economic loss awards that were imposed as part of the 2015 reauthorization. It would have to be done by an act of Congress.

Throughout 2025, we worked on a new project to modernize the VCF's core visual identity. This new design, which is explained in the 2025 Annual Report, 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 logo visually represents the distinct identities and significance of each site: Shanksville, PA; the Pentagon; and the World Trade Center Twin Towers. By emphasizing all three sites - both through imagery and by name - we hope to make more people aware that they may be eligible if they were there.

By launching this new visual identity, we are reinforcing our 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 us a fresh, notable new visual identity.

I want to give special thanks to Stathi Patseas, our Manager of Communications and External Affairs, for his dedication to this effort.

The VCF continues to receive hundreds of claims each month. As a reminder, claims that are complete and contain documents that comply with our evidentiary standards are easier and quicker to process. Please use the VCF website at www.VCF.gov as your definitive source for the most up to date policies, procedures, and forms.

Proof of Presence: Duty to Seek “Best Evidence”: A comprehensive list of common employers, entities, and unions who respond to requests for proof of presence information can be found at [Section 1.9 of the VCF Policies and Procedures](#), "Presence Information for Specific Employers or Entities." Please review the table, including the "the “Best Presence Evidence: What you should submit with your Claim “and “Helpful Information for Obtaining Documents” sections for instructions on how to obtain information from the listed employers, entities, and unions for claim submissions. There are other employers and volunteer organizations that are not listed in that table, and we need you to work with your clients to obtain proof of presence information from those entities as well.

Why is this information important? The VCF considers contemporaneous business records, third party verification responses, and union work history documents to be more persuasive and reliable than Witness Presence Statements when it comes to proving presence. We consider such documents to be “Best Evidence.”

If a claimant was employed by an employer, or union or volunteered with an entity, the claimant must demonstrate that he/she sought to obtain proof of presence information from their employer, union, or volunteer organization before the VCF will rely on Witness Presence Statements as proof of presence.





If efforts to obtain information from the employer, union, or entity are unsuccessful, including attempts to have them submit a Third Party Verification form directly to the VCF, the claimant, or their legal representative, must upload a letter explaining the efforts made to obtain proof of presence information and describing the outcome of said efforts. The letter must be signed under penalty of perjury and dated.

In the alternative, the claimant or legal representative may upload documents showing the efforts made and any responses received as proof of outreach; for example, email exchanges between the legal representative and the employer may suffice.

After receiving proof that a good faith effort was made to obtain proof of presence documents from the claimant's employer, union, or entity, the VCF will consider other acceptable documentation, including Witness Presence Statements that are properly signed and dated under penalty of perjury.

Victim Presence Statements, Impact Statements, and Photographs Do NOT

Qualify as Acceptable Proof of Presence Documents: If the *only* documents submitted as proof of presence are one or more of the following – Victim Presence Statements, Impact Statements, and/or photographs – the claim will be procedurally denied for lack of proof of presence documents.

However, if one or more of these three types of documents is submitted *in addition to* at least one acceptable proof of presence document (for example an impact statement *in addition to* an employer letter, or a Victim Presence Statement *in addition to* a Witness Presence Statement, or a photograph *in addition to* a payroll record), then the claim, if otherwise in good order, will proceed to substantive review.

Why is this the case? Impact Statements and Victim Presence Statements are self-prepared documents and are considered less reliable than third-party evidence when it comes to satisfying proof of presence. The VCF considers Impact Statements and Victim Presence Statements during eligibility review when said statements are accompanied by third-party evidence.

Additionally, photographs alone cannot be relied on to prove presence because we cannot independently verify or authenticate photos. Claim reviewers may find photos useful when accompanied by other *acceptable* evidence; but when the only documents uploaded to the claim are photos (or photos along with an Impact





Statement and/or a Victim Presence Statement), then the claim will be considered devoid of proof of presence documents and will be procedurally denied.

Witness Statements Need to be Signed and Include Proper Language. Effective February 1, 2023, the VCF stopped accepting affidavits as proof of presence. All witness statements in support of presence must be submitted on the Witness Presence Statement form, which can be accessed under the “[Forms and Resources](#)” menu on the [vcf.gov](#) website. Every completed Witness Presence Statement form must be signed under penalty of perjury and dated.

If an affidavit was written, signed, and dated *prior to* February 1, 2023, the VCF *will* still accept the affidavit even if it is submitted *after* February 1, 2023. The affidavit must be signed by the witness under penalty of perjury and dated.

Unauthorized Alterations to Witness Presence Statements Are NOT Permitted: Witness Presence Statements must be provided to the witness in their entirety for review and signature and should NOT be subsequently altered without the witness’ knowledge.

To ensure the integrity of all statements provided, the witness’ signature page must NOT be on a page that is separate and apart from the statement itself. If additional pages are needed, then each additional page must be signed, include the penalty of perjury language, be dated, and the pages should be numbered. Additionally, should a claimant or witness need to amend his/her statement, please have the claimant or witness submit an amended statement that is newly signed, declared under penalty of perjury, and dated. We would appreciate a cover letter from you notifying us about the updated statement and explaining the reason for the update or change.

Coordinating Witness Interviews

VCF claim reviewers are typically successful at reaching and speaking to witnesses. They leave voicemail messages for witnesses who do not answer, including the purpose of the call and the VCF call back number. For witnesses who do not answer calls from unknown numbers, if they listen to their voicemail, they will be made aware of the call and what to do next.

It is extremely helpful if law firms advise witnesses that they may be contacted by the VCF for a phone interview, so that they are expecting the call. In those situations where we are having difficulty reaching a witness, we send a Missing Information letter to the law firm requesting assistance in reaching the witness. In a situation where a particular witness may be difficult to reach, our Helpline and/or our firm





liaisons will help schedule a witness phone call on a specific date and time. This coordination can be initiated by either the law firm or our claim reviewer.

Please avoid the following, which impede efficient eligibility claim review:

- **Submission of Duplicate/Identical Affidavits and Witness Presence Statements.** Claim reviewers are required to open and carefully review *every* document in the claim. Submitting duplicate documents slows the claim review process as it takes time to determine whether a document is truly duplicative. **Clarification regarding appeals:** The duplicate document rule does not apply to appeals. Please continue to follow the instructions in the “Explanation of Appeal” section of the appeal request form regarding the submission of documents to support your appeal argument.
- **Submission Of Witness Statements and/or Employer Documents with Outdated or Incorrect Contact Information.** Claim reviewers are required to call witnesses and employers to verify a claimant’s proof of presence. Make sure that the contact information contained within the Witness Presence Statement and/or employer documents is correct before submitting the documents.
- **Law Firms Joining VCF Phone Calls with Witnesses.** Legal representatives are welcome to be on the phone during proof of presence verification phone calls with witnesses; however, legal representatives **MUST** identify themselves to the VCF claim reviewer and must disclose, **at the beginning of the phone call**, that they are on the line. The integrity of all witness communications must be preserved.

New York City Transit Authority (NYCTA) Proof of Presence Information:

Claimants who were employed by the New York City Transit Authority (NYCTA) should provide their Employee ID number and submit it along with their claim. This is particularly important for claimants with common first and last names.

The NYCTA presence information allows us to search claimants by name; however, it is sometimes difficult to decipher whether there is a positive match if the search results show multiple people with the same first and last name. An Employee ID number for NYCTA claimants will allow us to confirm the specific member to whom the search results pertain.

Reminders Regarding Private Physician Process Verifications: Claimants who meet the criteria to be verified for an eligible condition through the Private Physician





Process (also known as the “PP Process”) must submit documents addressing exposure duration **AND** intensity, not just presence. When the supporting documents only include information addressing the location and dates of claimant’s presence but not exposure hours or intensity, an exposure determination is impossible, which results in claim processing delays.

Medical Record Submissions

Medical record submissions consisting of *more than* 25 pages without highlights or a roadmap will no longer be reviewed. In December 2025, the VCF announced this change from the prior policy which permitted medical record submissions of up to 75 pages without highlights or a roadmap.

The VCF is committed to evaluating the severity of a condition in the initial non-economic loss claim review; however, submitting medical records that are more than 25 pages *without* highlights or a road map to the relevant sections will result in the medical records not being reviewed, and the severity analysis *not* being conducted. Instead, the claimant will receive the baseline non-economic loss award for their eligible conditions. Avoid amendments by ensuring the medical records include highlights and/or a roadmap when first submitted.

Prostate Cancer Appeals

The Non-Economic Loss Impact Statement for Prostate Cancer was created in July 2025. This document, along with the clarification of the VCF’s definition of long-term post-treatment side effects, has greatly reduced the need for non-economic loss hearings on these claims. Following the instructions to submit the new impact statement along with the relevant medical records, allows the VCF to review and if applicable, convert the appeal request into an amendment. This has allowed us to review these claims more effectively and efficiently in a trauma-informed way for our claimant population.

Economic Loss Appeals

The VCF is committed to improving the efficiency of the appeals process. Many economic loss appeals can be resolved without hearing testimony based on the documentation submitted. Please be sure to submit all relevant supporting documentation with the appeal request. Include a cover memorandum explaining your argument and the relevance of the submitted documentation. If we determine that the request can be resolved without a hearing, we will convert the appeal into an amendment.





We will review all the information provided and issue a determination. Once the amendment is decided, the claimant will not have the right to appeal this determination, except at our discretion.

In limited circumstances, we may decide that hearing testimony is necessary to make a decision on the economic loss claim. In these cases, an appeal hearing will be scheduled and proceed as normal.

Economic loss appeal requests that challenge an established VCF policy or procedure or statutory requirements, are not valid and no hearing will be held.

Proof of Life Insurance

For all wrongful death claims, you must submit complete documentation of all life insurance payments **OR** a signed statement, under penalty of perjury, confirming there were no life insurance payments. We cannot calculate the award without this documentation.

We have seen many claims with statements about life insurance that are not signed or are not signed by the appropriate person. We will only accept statements that are signed by the personal representative or the personal representative's attorney. We will not accept statements signed by a paralegal. The life insurance statement also needs to be signed by hand. We will not accept any statements with an electronic or typed signature from the attorney or the personal representative.

Collateral Offset Documentation

We cannot calculate economic loss without complete information about collateral offsets. Failure to provide documentation for applicable collateral offsets will result in requests for additional information, which delays the claim review process. If we do not receive the documents necessary to calculate economic loss, we may issue an award for non-economic loss only.

We frequently issue missing information letters related to requests for the dates and amounts of private insurance disability benefits, as well as the date, amount, and type of union pension benefits. For deceased claims involving a claimant who was disabled due to an eligible condition prior to a 9/11-related death, documentation regarding pre-death benefits (e.g. short-term disability benefits) must be provided in addition to information about death benefits.





Prior to submitting a claim for economic loss, ensure that all applicable collateral offsets have been identified and that supporting documentation for each has been submitted.

Financial Hardship Expedites

Confusion about what the VCF will consider as a basis to expedite a claim for financial hardship often results in several rounds of submissions that still do not provide what is needed to approve the expedite request. To reduce confusion and more efficiently review these requests, we will be updating and clarifying our requirements specific to requests to expedite a claim based on imminent financial hardship. For purposes of expediting a claim, the VCF defines imminent financial hardship as **active foreclosure or eviction proceedings, or homelessness**, as demonstrated by appropriate documentation.

For those requesting expedited processing due to **foreclosure or eviction**, the documentation must include **court documents** showing active eviction or foreclosure proceedings or **notice of a sheriff's sale**. We recognize some claimants may have landlord letters or mortgage statements showing late or overdue payments, but these documents are not sufficient to meet the rare situations for which the expedite process is reserved.

For those facing **homelessness**, we look at the totality of the claimant's circumstances. Supporting documentation must include a written statement explaining the claimant's current living situation and where he or she is living or sleeping **and** another document that shows housing status, such as a letter from a shelter or housing organization, or a written statement declared under penalty of perjury from a family member or friend with whom the claimant is temporarily staying.

We understand that many claimants would benefit from having their VCF award sooner than the average processing timeframe; however, having outstanding bills is not a sufficient reason for a claim to be expedited. Although we recognize many individuals face difficult financial circumstances, we cannot expedite a claim unless the documentation supports imminent hardship as just described.

The "Expedite" status will be removed from a claim expedited for financial hardship once we have paid the award. Our assumption is that the payment has resolved or lessened the financial hardship and it is no longer appropriate to expedite the claim.





If a claim was previously expedited due to financial hardship, you must submit a new request and updated documentation to support the request for any subsequent amendment and call the VCF Helpline to alert us to the new expedite request.

Reimbursement for Non-Routine Expenses

In February of this year, we issued a reminder about our current and long-standing policy regarding what is compensable in attorney fees beyond the ten percent statutory cap. The following clarifies when non-routine expenses are allowed, when you must seek Special Master approval, and how to seek Special Master approval for them.

The VCF considers an expense non-routine if it is outside of the normal expenses incurred in the course of submitting a claim. These expenses are rare, and in some cases, must be specifically approved by the Special Master.

Expenses are considered non-routine and are billable to the claimant without prior approval from the Special Master in two instances. First, is the retrieval of medical records, if they are obtained to demonstrate the severity or impact of an eligible condition. The expenses must consist only of the amount charged by the facility that maintains the records; must be obtained specifically for the VCF claim; and the attorney must have made efforts to limit the request to only those records that appeared necessary for the VCF claim. Second, are translation services, when a substantive document is provided in a language other than English and is translated by a certified translator.

Other eligible non-routine expenses are very rare and may include travel expenses for necessary meetings with a client who resides more than 100 miles from the law firm office, and economists where the victim's economic loss requires the valuation of a business. Economist reports for routine lost earnings claims are unnecessary and should not be billed to claimants.

All expenses and fees not expressly allowed by this policy must be approved by the Special Master. This includes, but is not limited to, medical expert reports and/or testimony. Surrogates court fees in any jurisdiction are considered routine and are never billable to the claimant over the ten percent cap.

To request Special Master approval for non-routine expenses, you must submit an itemized statement with the compensation claim detailing the additional expenses you request to bill to the claimant and an explanation as to why these costs are essential to the claim.





We encourage you all to review the complete policy at [Section 7.1.a of the Policies and Procedures](#) and ensure your billing practices are in full compliance.

Questions and Answers:

1. Can you give us an update on myVCF?

A. We have had a new system integrator come on and they have been working with us for a bit over a year and some months, and they are working hard at creating the system. We continue to make updates, and they're working with our team and the DOJ's Office of Technology. And as soon as we have a further specific update, we will let everyone know.

2. Does the extra requirement for contacting employers or unions apply to amended claims where the claim was already approved?

A. No. If the claim is already approved and they already met the eligibility requirement, which includes proof of presence, we do not need any additional proof of presence.

3. With science changing in regards to turbo cancers there's a bit of a buffer in terms of certain cancers not being allowed, and it's recognizable if there's not enough time that lapsed between exposure and the stage of the cancer. Given this new science with regards to turbo cancer, is that going to be changed in the near future?

A. Decisions about what conditions are certified are not made by the VCF. They are made by the World Trade Center Health Program. You should contact them directly.

4. We've noticed claims being denied because they do not meet the specific requirements of the Fund for proof of presence, mostly because it doesn't exist. As a result, we've been mostly successful on appeals. As the appeal takes up a lot of your time and a lot of our time, is there some additional authority that can be given to reviewers where a claim is just obvious on its face that this will most likely be won on appeal?

A. As much as we're trying to streamline and limit the necessity for hearing, they continue to be a necessity for some folks who do not *have* the required paperwork defined in the [Interactive Presence Guide or Section 1.9 of the VCF Policies and](#)





Procedures. I know it takes longer, although we've really shortened that time substantially, and I know it's more difficult for folks to come in and testify, but there's just not a way to have the same thing accomplished in written format. So that is actually the one place where I don't think we will be able to modify the hearing requirement.

5. Has there been a change in a policy about scheduling compensation appeals?

A. We are in the process of figuring out which appeals need to go to a hearing and which can be converted to amendments. You will be hearing more about this soon.

6. Regarding proof of presence documentation from employers, if we have an official letter say, for example, from the New York Stock Exchange (NYSE) do we have to have them forward directly to the third-party verification email, or can we just upload the letter?

A. If an employer is willing and able to provide that documentation to us directly, that is the best option. We then know that it is authenticated. And if you have a number of claims that have NYSE as their employer, please let our law firm liaison know who your point of contact is, and we can reach out to them to see if we can set up an exchange to get that information directly. That would also help future claimants for proof of presence from that employer.

7. In Section 3 of the Third Party Verification the instructions say if you rely upon internal documents, et cetera, please attach. Very often, they don't and/or won't. Does that disqualify the third-party verification form?

A: It depends. If what we have within the file is sufficient without the additional documentation, we will find it eligible. If not, we will make a request for more information, or send it to a hearing if we determine that we need testimony.

8. Regarding requests for expedited claims for medical reasons: In a case involving pancreatic cancer, the claimant's oncologist was willing to say in a letter that the person is terminal but was not willing to put a timeline on when that person may pass. Does the VCF need this to expedite the claim?

A. Our team is focused on doing everything we can for these claimants. We have, with the help of the World Trade Center Health Program, identified three conditions





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that we refer to as presumptively terminal. They are glioblastoma, pancreatic adenocarcinoma, and acute lymphocytic leukemia. (This does not include pancreatic neuroendocrine tumors, but it does include the pancreatic and adenocarcinoma.) In those cases, the only medical documentation we need to support the request to expedite the claim is documentation of the diagnosis. We still need everything else to expedite the claim – a complete claim, all the supporting documents, everything else – but to support the request for expedite based on terminal illness, if it's one of those three conditions, we just need the medical documentation as the diagnosis.

