



September 11th
Victim Compensation Fund

annual report 2024



Table of Contents

Executive Summary	3
A Message from the Special Master	4
myVCF	6
Policy Updates.....	6
The Year in Numbers	7

OVERVIEW

Website and Social Media Updates	8
Building Relationships.....	10
Information Sessions.....	11
Events and Commemorations.....	12
9/11 Notice Act	16
World Trade Center Health Program Partnership	17

OUTREACH

Helpline	19
Interactive Presence Guide	21
Appeals.....	24

CLAIMANT EXPERIENCE

Map of Where Claims are From	26
Program Results.....	27
Annual Reassessment.....	28
VCF Program Statistics.....	29

STATISTICS

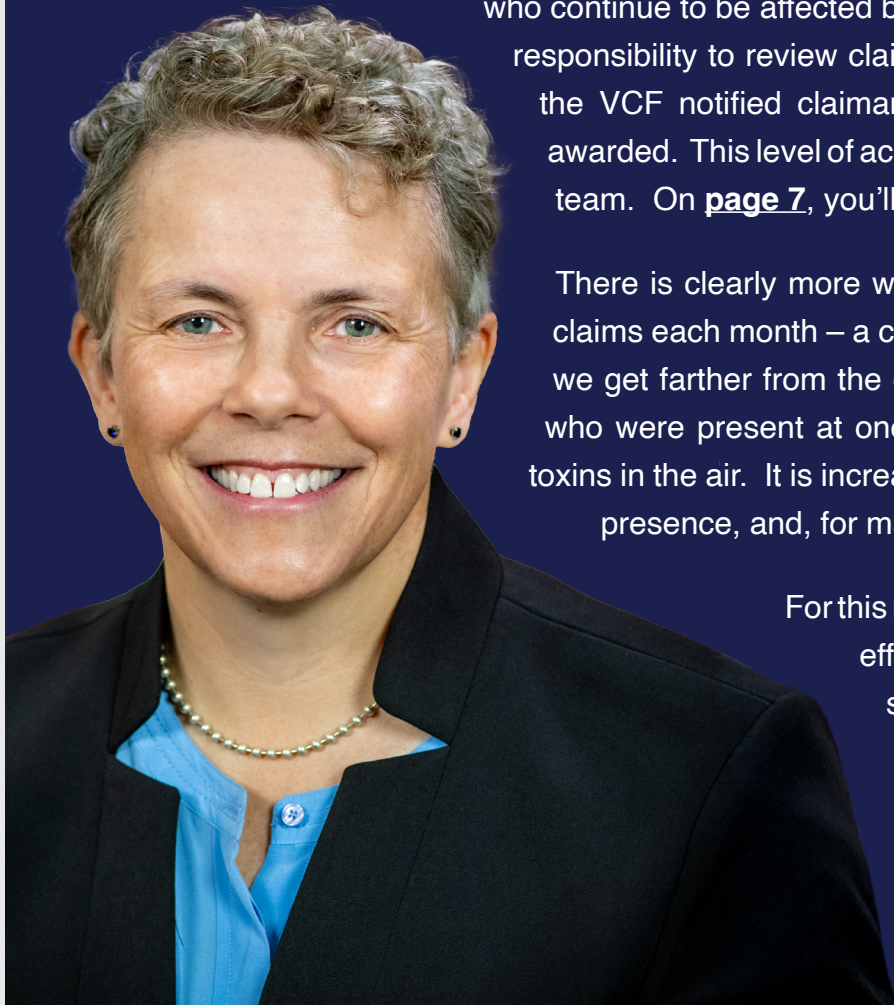
Executive Summary

This report is a summary of the September 11th Victim Compensation Fund’s 13th year, and highlights the Fund’s focus on an improved claimant experience. Throughout 2024, the VCF updated a number of processes and policies to ensure fairness and equity for all claimants, and maintained its strong and steady focus on outreach efforts. The Special Master called for “unofficial ambassadors” – anyone who comes across someone who may be eligible for compensation from the VCF – to take up the mantle of informing them about the VCF.

The VCF also launched its Interactive Presence Guide, an easy-to-use tool that helps claimants identify the specific documents they need to provide in order to prove presence at an eligible location based on their individual circumstances. In its first month, the guide was used by over 3,000 individuals.

Rounding out the year’s significant progress is the new milestone of awarding \$14.9 billion to over 65,600 claimants since the VCF re-opened in October of 2011. To be eligible for compensation, a claimant must meet several requirements and provide specific documents to the VCF. These include documents proving the victim was present at an eligible location during the applicable timeframe, and confirmation from the World Trade Center (WTC) Health Program that the victim has a 9/11-related physical illness that has been certified for treatment. The VCF works closely with the WTC Health Program, employers, unions, and other entities to exchange information and receive documentation to support claim submissions.

A Message from the Special Master



As the VCF has completed its 13th year of operations, the mission remains straightforward - to serve those who continue to be affected by the terrorist attacks of September 11, 2001. First, and foremost, is our responsibility to review claims as quickly and fairly as possible. I am proud to report that in 2024, the VCF notified claimants of over 11,500 award determinations, with more than \$1.9 billion awarded. This level of accomplishment is made possible by the tireless dedication of the entire VCF team. On [page 7](#), you'll find the year-end numbers that reflect their extraordinary hard work.

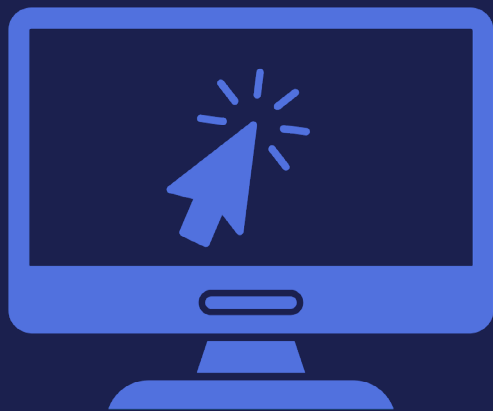
There is clearly more work to be done. The VCF continues to receive an average of 700 new claims each month – a clear indicator of the importance of our ongoing mission. What's more, as we get farther from the events of September 11, 2001, it becomes more difficult to reach those who were present at one of the three crash sites and have become sick from exposure to the toxins in the air. It is increasingly challenging for claimants to find documents needed to prove their presence, and, for many, to clearly remember the details that help us establish that presence.

For this reason, one of my highest priorities has been to expand the VCF's outreach efforts, and to make navigating the claims process as straightforward and supportive as possible. We've made tremendous progress on both fronts, as you will see throughout these pages. A true highlight is our newly launched Interactive Presence Guide, 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 can contact for documentation. This is a big leap forward in ensuring no one feels lost or overwhelmed when submitting a claim. We also continue to partner with new entities to help strengthen proof-of-presence resources (see [page 10](#)) and to implement important changes to ensure that processes and policies are fair and equitable for our claimants (see [page 6](#)).

“ The VCF continues to receive an average of **700 new claims** each month – a clear indicator of the importance of our ongoing mission. ”

While I'm incredibly proud of how far we've come, I remain acutely aware of how much more there is to be done. Far too often, I meet people who are unaware of the VCF, but may very well be eligible for compensation. That's why, in support of our ongoing outreach efforts, I am urging everyone to join us as unofficial outreach ambassadors. If you encounter someone who might be eligible for compensation, please share our Helpline number (1-855-885-1555), or direct them to www.vcf.gov. Together, we can ensure that no one is left behind.

Equally vital to our efforts to be claimant focused and friendly is our progress toward becoming a fully trauma-informed organization. Working closely with the Justice Department's Office for Victims of Crime Training and Technical Assistance provider, we've enhanced our teams' skills to better understand and support those for whom this process is not just administrative but may be traumatic and deeply emotional. We are determined to ensure that every interaction with the VCF reflects empathy and understanding, and that our staff is fully supported as well.



“Our newly launched Interactive Presence Guide walks claimants step-by-step through a process to identify what type of documentation they need to submit with their claim or who they can contact for documentation.”

You can read more about this on [page 21](#).

Along with my tremendous team, I look forward to the year ahead and to continuing our progress on all fronts. I encourage you to share this report, and, again, to join us in spreading the word about the VCF and encouraging all those who may be eligible to reach out to us.

Allison
Allison Turkel

The VCF Transformation is a multi-year effort focused on reducing the time to issue awards and delivering an enhanced claimant experience with streamlined business processes and a modern claims system, called myVCF. In 2024, the VCF transitioned the design and development of myVCF to a new development team. Although progress continues to be made in designing the new system, it is taking more time than originally anticipated, as the VCF remains committed to launching myVCF only when it delivers the functionality promised to the 9/11 community and the efficiencies promised to the VCF staff. The work on myVCF does not impact current VCF operations, which remain business as usual. The VCF looks forward to sharing additional details about myVCF in 2025.

Policy Updates

In an effort to ensure that claim review processes and policies are fair and equitable for claimants, the VCF updated several inputs to the methodology used to calculate lost earnings and employment benefits when a claimant is disabled due to their eligible condition. The following updates became effective on May 1, 2024:

Work-life Age: The VCF raised the Work-life expectancy from age 65 to age 70 when calculating lost earnings. Prior to that, the VCF did not award lost earnings if the victim was 65 years or older at the time of disability or death. The VCF has raised the age to 70, except in cases where the victim's only eligible disability determination is a pension reclassification, where the VCF will continue to use age 65 as the maximum.

These updates apply to all pending claims, which means all claims (initial or on amendment) for which the VCF had not yet decided the award at the time the policies were announced/effective. Any claims that have not reached "Determination Made: Processing" status as of May 1, 2024, will be calculated under these updated policies.

Statutory Limitation on Annual Gross Income:

The annual gross income cap used to calculate lost earnings has been increased to \$255,610, to account for inflation. As explained in VCF Policies and Procedures, **Section 2.3**, the VCF Act limits the annual loss of earnings and other benefits that are considered gross income for each year of loss. The previous limit, established by Congress as part of the 2015 VCF Reauthorization, was \$200,000 per year.

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 \$33,280 annually.

Need more information?
Check out the complete
VCF Policies & Procedures
at www.vcf.gov.



Replacement Services: In February 2024, the VCF simplified how replacement services are claimed and awarded. (Replacement services refer to tasks the victim used to do around the house but can no longer do because of an eligible condition.)

To support a baseline replacement services award, claimants only need to claim a compensable service in the claim form response and include all household members in the claim form. There are "add-ons" for dependent minors and household members with special needs that lived in the household at the time of death.

Numbers

The Year In Numbers 2024

83,311
Letters sent

6,911
Approved eligibility
determinations rendered

871
Appeal hearings
held

9,815
Pieces of mail
received & processed

10,641
Payments processed

48,515
Inbound calls to Helpline

7,878
Initial award letters sent

433
Claims expedited

2024
\$1,940,950,270.87
Dollars awarded in 2024 Total

Total
\$14,945,321,299.64
Total dollars awarded by VCF

Outreach

New Outreach Resources!

In an intensified effort to reach every eligible claimant, the VCF has created an Outreach Toolkit that can be utilized by any organization, congressional offices, and others to reach out to their stakeholders and educate them about the VCF. Share resources with your community such as social media graphics with email/newsletter sample language, sample captions, printed materials, and more [here](#) or on the VCF website at www.vcf.gov/outreach.



September 11th VCF Outreach Toolkit

September 11th
Victim Compensation Fund

About the VCF

The September 11th Victim Compensation Fund (VCF) provides compensation to individuals (or a personal representative of a deceased individual) who were present at one of the three crash sites during the following timeframes, and who have since been diagnosed with a 9/11-related illness:

- The World Trade Center or the surrounding VCF New York City Exposure Zone between September 11, 2001 and May 30, 2002;
- The Pentagon site between September 11, 2001 and November 19, 2001; or
- The Shanksville, PA site between September 11, 2001 and October 3, 2001.

Compensation from the VCF is not limited to first responders. Compensation is also available to those who worked or volunteered at one of these sites, as well as people who lived, worked, visited, or went to school in the VCF NYC Exposure Zone.

What You Can Do

Post on Social Media
Share our suite of graphics and videos along with sample captions on your social media accounts. Please be sure to tag us on X/Twitter: @Sept11VCF

Share VCF Printed Materials
If you or your staff interface directly with the community at in-person events, sharing our printed materials is a great way to help spread awareness.

Co-Host an Event or Webinar
Partner with the VCF to organize a Town Hall or webinar for your community. Our outreach team will work with you to build an event that is best suited to your local stakeholders.

Share in Your Newsletter
Include a blurb in your newsletter or e-blast from our sample language options in this toolkit. You can tailor the messaging to best serve your community.

Ideas for further collaboration? Let us know!

Contact Us

- 1-855-885-1555 (Helpline)
- vcf.outreach@usdoj.gov
- @Sept11VCF

Find more information at www.vcf.gov

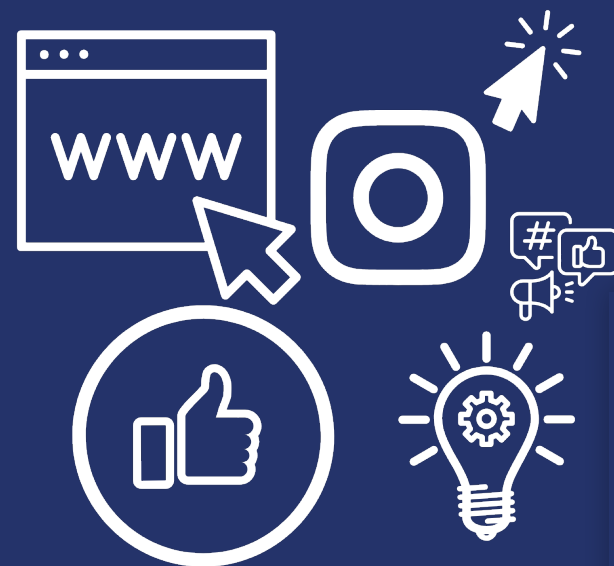


Website and Social Media Updates

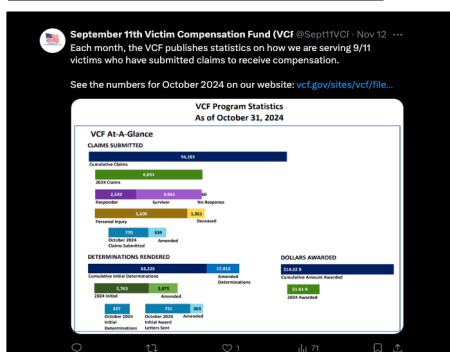
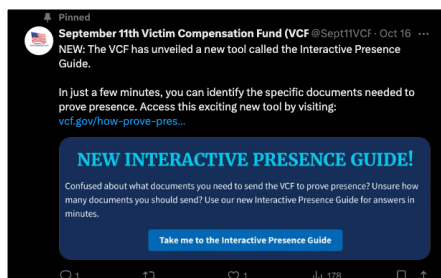
www.vcf.gov

Throughout 2024, the VCF conducted outreach activities focused on reaching as many people as possible with information about the program, how to register and file a claim, and ways to provide presence documentation. The launch of the Interactive Presence Guide (see [page 21](#)) in October supplemented these efforts and provides an easy way for claimants to gather and submit presence information.

Another vital tool for claimants is the VCF's website: www.vcf.gov, where materials are posted in English, Spanish, Polish, and Chinese. With more than 213,755 visitors in 2024, the VCF website is a central resource for claimants, potential claimants, and the general public. In addition to a wealth of general information about the VCF, answers to Frequently Asked Questions (FAQs), and program statistics, the website features clear and easy to follow step-by-step instructions for navigating the claim system. The VCF continues to work toward simplifying the claim process, making it easier for claimants.



OUTREACH



Building Relationships

The VCF remains focused on establishing connections to employers, unions, schools, and businesses that help raise awareness about the VCF and to establish information sharing relationships. These relationships help claimants by identifying available documents and records to support presence for their members, employees, or volunteers. By sharing that information with the VCF directly, these entities can streamline the claim review process. As a result of focused efforts this year, the VCF has added information to **Section 1.9** of VCF Policies & Procedures: “Presence Information for Specific Employers or Entities.” Updates include guidance on presence documentation for employees and volunteers with The Salvation Army, New York State Department of Environmental Conservation, the Port Authority of New York and New Jersey, and the New Jersey State Police.

“I am urging everyone to join us as unofficial outreach ambassadors. Together we can ensure that no one is left behind.”

-Special Master Allison Turkel

Special Master Allison Turkel also had the opportunity to meet with local government leaders including NYC Council Member (District 1) for Lower Manhattan Christopher Marte, and the NYC Mayor’s Office’s Chief Engagement Officer to discuss constituent outreach. VCF outreach team members have worked to establish new relationships at the NYC Housing Authority (NYCHA), the Commodities and Futures Trading Commission (CFTC), the New York State Trooper Surgeon Union, the Perelman Performing Arts Center located at Ground Zero, and the New York State Office of Victim Services.

These are vital connections that provide tremendous help to claimants and to the VCF. The VCF’s focus on finding and establishing these connections has helped to disseminate information about the VCF to potential claimants, eased the burden of establishing presence at an eligible location and streamlined the claim review process.

Information Sessions

The VCF frequently partners with the World Trade Center (WTC) Health Program to co-host informational webinars for Health Program members and other entities to ensure that individuals who might not be aware of their VCF eligibility have the information needed to get registered.

Throughout 2024, the VCF has provided information sessions for the following entities:



Two separate cohorts of employees from the U.S. Department of Justice



Outreach staff from multiple New York City agencies that work directly with constituents



The FBI 9/11 Peer Support Group and FBI responders



Members from the Mt. Sinai Clinical Center of Excellence



Staff from the Bellevue Hospital Clinical Center of Excellence



Shanksville, PA community members and responders

The VCF has also had the opportunity to share resources at the Summer and Fall Southern District of New York (SDNY) Employee Wellness Fairs in Manhattan and White Plains, NY.

Throughout all outreach efforts to various groups and individuals, there remains a consistent message focused on the theme of ambassadorship. The 9/11 community itself has an opportunity to leverage its diverse voices to serve as ambassadors in the mission to spread this critical information about the VCF and the WTC Health Program. It is clear that the number of potential claimants who have not found this information is vast, and it is the VCF's commitment to leverage a creative strategy to reach as many 9/11 victims 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 for VCF program news, updates, and information about outreach activities.

Events

Events and Commemorations

Paying Tribute at the 9/11 Memorial Glade

On May 30th, the VCF leadership team participated in an annual ceremony to observe the anniversary of the formal end of the recovery operations at Ground Zero. The **9/11 Memorial Glade**, which is located on the southwestern portion of the Memorial plaza, is a tribute to the tens of thousands of men and women of the rescue, relief, and recovery effort, as well as survivors and downtown residents. It recognizes everyone who has died from or is suffering from 9/11-related illnesses.



OUTREACH



Supporting the FBI's 9/11 Remembrance Ceremony

On September 11th, Special Master Allison Turkel was invited by colleagues from the FBI's New York City office to provide remarks at their annual 9/11 Remembrance Ceremony to honor the sacrifice and service of FBI members who tragically lost their lives. The VCF continues to work closely with the FBI to ensure their staff, current and former, have the information they need to register and file a claim.

Taking Part in 9/11 National Day of Service

The 9/11 National Day of Service is the outgrowth of 9/11 Day, an organization created by David Paine and Jay Winuk, who wanted something good to come from the loss of so many lives on 9/11, including Jay's brother Glenn, an attorney and volunteer firefighter who was killed while responding at the World Trade Center. Thanks to broad based support, the 9/11 Day organization has transformed September 11th into the largest day of service in America, officially recognized under federal law, inspiring over 30 million people to volunteer and perform acts of service in cities across the country. The VCF was happy to participate in New York City at the Meal Pack aboard the USS Intrepid, along with thousands of volunteers who assembled millions of meals for Americans at risk of hunger.



OUTREACH



Participating in the VOICES Symposium

The VCF was honored to participate in two panels at the 23rd Annual Remembrance Symposium hosted by **VOICES Center for Resilience**. This event is a center point of 9/11 anniversary activities in New York City and provides the VCF with an opportunity to speak directly to the 9/11 community and give important program updates. Special Master Allison Turkel and Deputy Special Master Nicole P. Smith provided remarks on behalf of the VCF and participated in a panel discussion before volunteering to pack emergency preparedness materials.

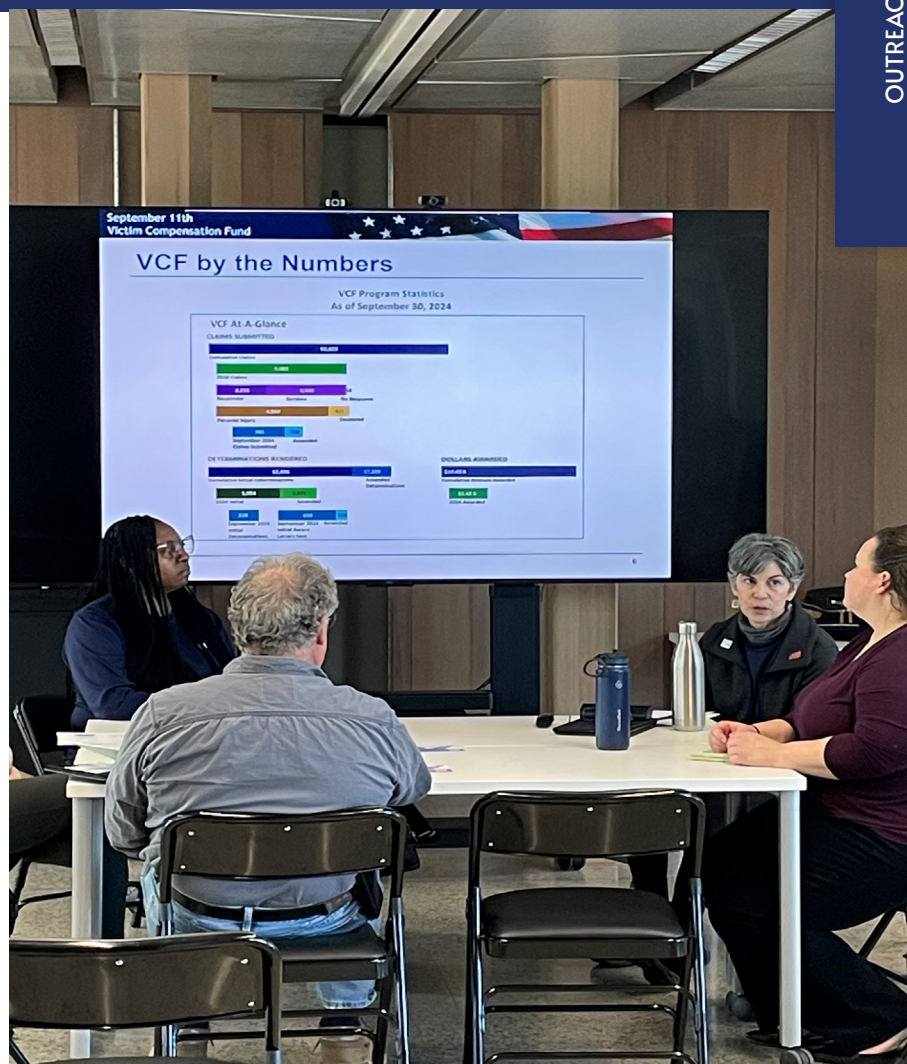


Calling of the Names at St. Paul's Chapel

Special Master Allison Turkel and Deputy Special Master Nicole P. Smith addressed the crowd assembled for the **Calling of the Names** at St. Paul's Chapel. This was the 23rd 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.

Visiting the Flight 93 National Memorial

In 2023, Special Master Turkel was honored to be the first VCF Special Master to visit the **Flight 93 National Memorial** in Shanksville, PA, and was moved by both its beauty and deeply layered symbols of respect and gratitude for the bravery of the 40 passengers and crew who lost their lives on September 11th. To build on this initial visit, the VCF outreach team worked closely with colleagues at the National Park Service and World Trade Center (WTC) Health Program to plan outreach events for the community in Shanksville. In 2024, Deputy Special Masters Nicole P. Smith and Stefanie Langsam hosted two information sessions at Flight 93's new Learning Center. Also, the team supported a press event launching the new Health Effects of 9/11 exhibit and had the opportunity to meet with staff from the local Congressional office to discuss resource sharing with their constituency. Plans are already underway for a 2025 visit, with a look to expand the reach of these efforts to the local community and park visitors.

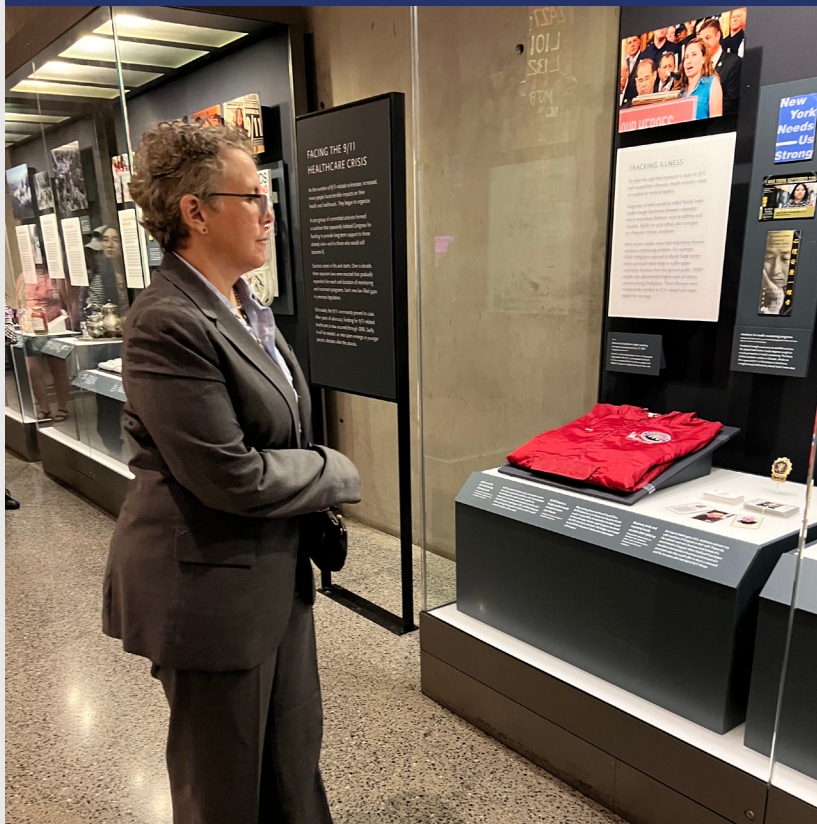


Presenting at the 2024 VOCA Conference

The VCF was invited to present at the 2024 National Joint Training Conference for Victims of Crime Act VOCA (Victim Assistance and Victim Compensation Administrators), which was held in August in New Orleans, LA. This conference brought administrators from across the country together to share best practices on the critical work serving victims of crime. The VCF's session titled "Long-term Administration of Compensation Following a Mass Violence Terrorist Event" was presented by Special Master Allison Turkel, Deputy Special Master Nicole P. Smith, and Manager of Communications and External Affairs Stathi Patseas, and provided attendees with detailed insight into the work of the VCF with a plea to spread the word about the program to their communities.



OUTREACH



9/11 Memorial & Museum Partnerships

Throughout 2024, the VCF has engaged in a critical partnership with the **9/11 Memorial & Museum** by resource sharing at numerous events for the 9/11 community, attending commemorations as noted throughout this section, and working to infuse 9/11 assistance programs messaging into museum efforts where appropriate. In May, the museum launched a new installation titled "Dust: Illness and Advocacy After 9/11," which tells the story of those who have faced 9/11-related health impacts and the years-long lobbying efforts of 9/11 advocates. Special Master Allison Turkel visited the exhibit and met with Museum leadership to discuss opportunities to provide trainings for interpretive guides and docents to help spread the word to museum visitors.

9/11 Notice Act

9/11 Notice Act

The 9/11 Notice Act, signed into law by the Governor of New York in 2023, requires businesses located in the New York City Disaster Area and/or New York City Exposure Zone to ensure that affected individuals are made aware of their rights to register for the VCF and enroll in the WTC Health Program. The VCF worked closely with the Empire State Development team, the entity that is responsible for implementing this law, in their development of a toolkit of resources for state agencies and community stakeholders. The toolkit includes social media graphics with captions, email/newsletter language, and printed materials, along with a website landing page that provides information on the VCF and the WTC Health Program. On the anniversary of 9/11 this year, the VCF partnered with the New York State Office of Victim Services (OVS) to share a joint letter from the Governor to all New York State employees and many victim services providers with information about the VCF. To find more information about the 9/11 Notice Act, visit: ny.gov/september11.



**YOU MAY BE ELIGIBLE
FOR 9/11 ASSISTANCE**

New York State can connect you
to help at ny.gov/september11



World Trade Center (WTC) Health Program Partnership

In 2024, the VCF continued to build on its long-standing partnership with the National Institute for Occupational Safety and Health (NIOSH), which administers the WTC Health Program, by collaborating on a range of joint outreach efforts, such as training for social workers at the Clinical Centers of Excellence (CCEs) and enlisting NIOSH's support in sharing accurate and timely information with Health Program members. This unique partnership is based on a shared dedication to serving the needs of the 9/11 community and is successful in large part due to a shared commitment to collaborating on their behalf.

Over the past year, VCF leadership attended monthly meetings of the WTC Health Program's Responder Steering Committee to report on progress and outreach efforts. The VCF continues to partner with the WTC Health Program CCEs to host informational webinars for members and other entities. This past year, the two programs provided webinars for the FBI 9/11 Peer Support Group, FBI responders, members from the Mt. Sinai and Bellevue CCEs, and Department of Justice employees. In addition, after a successful visit in 2023, the programs returned to Shanksville, PA, and the Flight 93 Memorial Learning Center to provide two informational sessions for responders.

WTC Health Program Updates

Expanded Eligibility for Pentagon and Shanksville Responders

The National Defense Authorization Act (NDAA) for Fiscal Year 2024 expanded enrollment eligibility criteria for Pentagon and Shanksville responders. **As of November 2024, 56** Pentagon/Shanksville responders have enrolled in the WTC Health Program. Previously, the Zadroga Act that established the Program limited Pentagon and Shanksville eligibility to law enforcement, recovery or cleanup contractors, and volunteers. The NDAA expanded eligibility for certain active duty, retired, or reserve members of the military, and civilian employees and contractors of the Department of Defense (DOD), as well as other Federal agencies, who responded to the Pentagon or Shanksville sites. Learn more at www.cdc.gov/wtc/newsFRNPentagonShanksville_20240911.html.

"Health Effects of 9/11" Exhibition on View at the Flight 93 National Memorial

The Program's "Health Effects of 9/11" exhibition is open on select dates at the Flight 93 National Memorial through May 31, 2025. Plan your visit at www.nps.gov/flni/planyourvisit/index.htm.

WTC Health Program Medical Benefits Updates

Breast cancer screening guidelines have been updated to allow coverage starting at age 40. Learn more about cancer screenings covered by the Program at www.cdc.gov/wtc/cancerfactsheets.html.

Help Plan the Youth Research Cohort

The Program's Youth Research Cohort (YRC) will support research on the health and educational impacts on the youngest lives affected by 9/11. Learn more about the YRC and how you can help develop it at www.cdc.gov/wtc/youthcohort.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 Spread the Word

Children, students, and those under 21 years old who were in Lower Manhattan or parts of Brooklyn on or soon after 9/11 may have lifelong health issues from their 9/11 exposures. Eligible individuals can receive no-cost healthcare benefits through the WTC Health Program. Learn more at www.cdc.gov/wtc/interest_ya.html.

Program Comparison Chart

While the VCF and the WTC Health Program work together very closely, they are two separate programs with several important distinctions, some detailed here. It is important to note that an individual must register with the VCF and enroll in the WTC Health Program separately.

How the Programs Differ



September 11th
Victim Compensation Fund



9.11 WTC Health Program



Benefits Provided

Compensation for eligible physical conditions

Medical monitoring and treatment



Illnesses Covered

Physical Only

Physical and Mental Health



Geographic Zone – where were you?

New York City Exposure Zone:
South of Canal Street (Manhattan only)
Shanksville, PA Crash Site
The Pentagon

New York City Disaster Area:
South of Houston Street and parts of Brooklyn
Shanksville, PA Crash Site
The Pentagon



Presence/Exposure Timeframe – when were you there?

Presence
New York:
September 11, 2001 – May 30, 2002
Shanksville, PA:
September 11, 2001 – October 3, 2001
The Pentagon:
September 11, 2001 – November 19, 2001

Exposure
New York:
September 11, 2001 – July 31, 2002
Shanksville, PA:
September 11, 2001 – October 3, 2001
The Pentagon:
September 11, 2001 – November 19, 2001



Presence/Exposure Duration – how long were you there?

No minimum time required for presence – just need to have been at an eligible location during the timeframe

Minimum time requirements apply for exposure

Helpline

The VCF Helpline is at the very center of the VCF's service to the 9/11 community. Whether it is as the first point of contact, or as a source for updates on a claim's status, the Helpline team members work diligently to answer questions and provide essential information.

In the first part of 2024, the Helpline handled an average of over 4,000 calls each month. Recognizing an increase in call volume, the VCF recruited and onboarded new team members for a total of 18. And in October 2024, the Helpline responded to a record high of more than 5,250 calls, while answering on the first ring 84% of the time. The Helpline has also increased its bi-lingual (Spanish) line capacity by 50%.

Helpline representatives must be knowledgeable about every department in the VCF to respond to claimants and public inquiries, and undergo extensive training on all Helpline functions, including call handling, claim review, technical support, trauma-informed readiness, and understanding the VCF's extensive policies and procedures.

**In 2024, the Helpline
responded to more than**

48,515
calls

Here is what some of the VCF Helpline team members have to say about the work they do:

What is most rewarding about being on the Helpline?

“It is rewarding when someone I speak with gains a better understanding of the process by the end of the call.”

“It brings us joy when claimants receive the closure they need.”

“Getting to know claimants and hearing their stories is one of the best things about working here.”

How would you describe the Helpline?

“The Helpline representatives are all unique as people and with our approach towards these calls, but we all have the goal of helping people.”

“Our main goal is quality over quantity.”

“We’re not just Helpline, we’re also a listening ear to our claimants.”

“Servicing our claimants is our number one priority.”

How has being on the Helpline impacted you?

“Becoming a Helpline representative at the VCF has been one of the most transformational and meaningful jobs of my life.”

How is the Helpline improving?

“With the new team expansion, we plan to provide faster and more efficient service to our claimants.”

“We have expanded our Spanish speaking Helpline and continue to provide support in multiple languages.”

Interactive Presence Guide

As the VCF continues to transform operations to become more claimant-centric, attention was focused in 2024 on helping claimants overcome one of the biggest hurdles to eligibility: understanding the specific type and number of documents required to prove a victim's presence at an eligible 9/11 location at some point during the applicable timeframe. The result of this effort was the design, creation, and implementation of the new **Interactive Presence Guide**.

With the "proof of presence" challenge in mind, the VCF launched a new tool on www.vcf.gov, which is an interactive, scenario-driven guide. In just a few minutes, a claimant can identify the specific documents they need to prove presence based on their individual circumstances.

The Interactive Presence Guide is accessed on the website's new **How to Prove Presence** page. The guide prompts the user to answer several simple questions about their unique situation, and at the end, they can print the details of what they need to submit with their claim to prove presence. The guide does not store any information and can be used as many times as needed.

In the first month since its launch, over 3,000 users have visited the Interactive Presence Guide and the new How to Prove Presence page. The VCF is pleased to be able to provide the 9/11 community with helpful resources in support of their claim submission and will continue to update the Interactive Presence Guide as new relationships are formed with employers, unions, and other organizations that may be able to provide proof of presence for their employees or members who file claims.

Let's walk through an example.

Jane Doe volunteered in New York City for the Salvation Army after the attacks of 9/11. The screens on the following pages show the path Jane will take online to find out what she needs to submit to help prove her presence.

Note: The VCF uses the legal term "victim" to identify a person who has suffered physical harm as a result of the 9/11 attacks.



Presence Guide

Did you receive compensation from the original September 11th Victim Compensation Fund that operated from 2001 to 2004 (VCF 1)?

Yes

No

Back

Next

Where were you present at some point between September 11, 2001, and May 30, 2002?

In or around New York City

The Pentagon

Shanksville, PA

Back

Next

Why were you in the New York City area at the time?

I worked in the area.

I volunteered in the area.

I lived in the area.

I went to a college, school, or daycare in the area.

I was in the area for another reason, such as visiting or going to an appointment.

Back

Next

Did you work or volunteer in lower Manhattan south of Canal Street at any time between September 11, 2001 and May 30, 2002?

Yes, I worked or volunteered in lower Manhattan south of Canal Street.

No, all of my work or volunteer service took place outside of lower Manhattan.

Back

Next

Did you sign in at either Trinity Church located at 89 Broadway or St. Paul's Chapel located at 209 Broadway when you volunteered?

Yes

No or I'm not sure

Back

Next

Select the organization you volunteered with when you responded to September 11th.

The Salvation Army

Red Cross

I volunteered with an organization that isn't listed here.

I did not volunteer with an organization.

Back

Next

Did you file a workers' compensation claim based on an injury sustained during your 9/11-related volunteer work?

Yes

No

Back

Next

Complete the following tasks to provide proof of presence with your VCF claim.



Call the VCF Helpline at 1-855-885-1555. Give the Helpline your Salvation Army badge number and ask them to add it to your VCF claim. Once we have your badge number, we will contact the Salvation Army and request presence documents on your behalf. We will review the documents from the Salvation Army and will contact you if we need any additional information.

If you cannot find your Salvation Army badge number, direct two witnesses to complete Witness Presence Statements by carefully answering each question. Submit the two (2) completed Witness Presence Statements to your VCF claim.

Login to submit documents and view claim

Print Results


If you have questions, you can call the VCF Helpline at 1-855-885-1555 Monday through Friday, 8:30am to 5:00pm except federal holidays.

Appeals

The VCF has a robust and claimant-focused process for holding hearings when claimants file an appeal. This provides an opportunity for claimants who have been found ineligible to receive compensation from the VCF, or who believe the VCF erroneously calculated the amount of their award, to appeal the decision. Appeals are held in a non-adversarial manner and can either be in-person or virtual via videoconference.

The objective of the appeals process is to give the claimant a chance to speak directly to a VCF Hearing Officer, all of whom are attorneys and trained expressly for these proceedings. Claimants present information or evidence that they believe is necessary to support their appeal. They are also encouraged, but not required, to present witnesses (particularly for appeals involving their presence), which may also include expert witnesses. If a claimant is represented by an attorney, the attorney must attend the appeal hearing as well.

2024 marked the VCF's full return to a regular in-person hearings format since pivoting to an all-virtual format during the pandemic. The Appeals Team continues to monitor demand for in-person hearings, with additional hearings added as needed.



In 2024, the VCF held a record number (871) of hearings in-person and virtually, and reduced the average duration between appeal request to hearing date from 11 months (in 2023) to 5 months.

The VCF continues to develop policies and procedures that, where possible, reduce wait times for holding hearings and making post-hearing decisions.

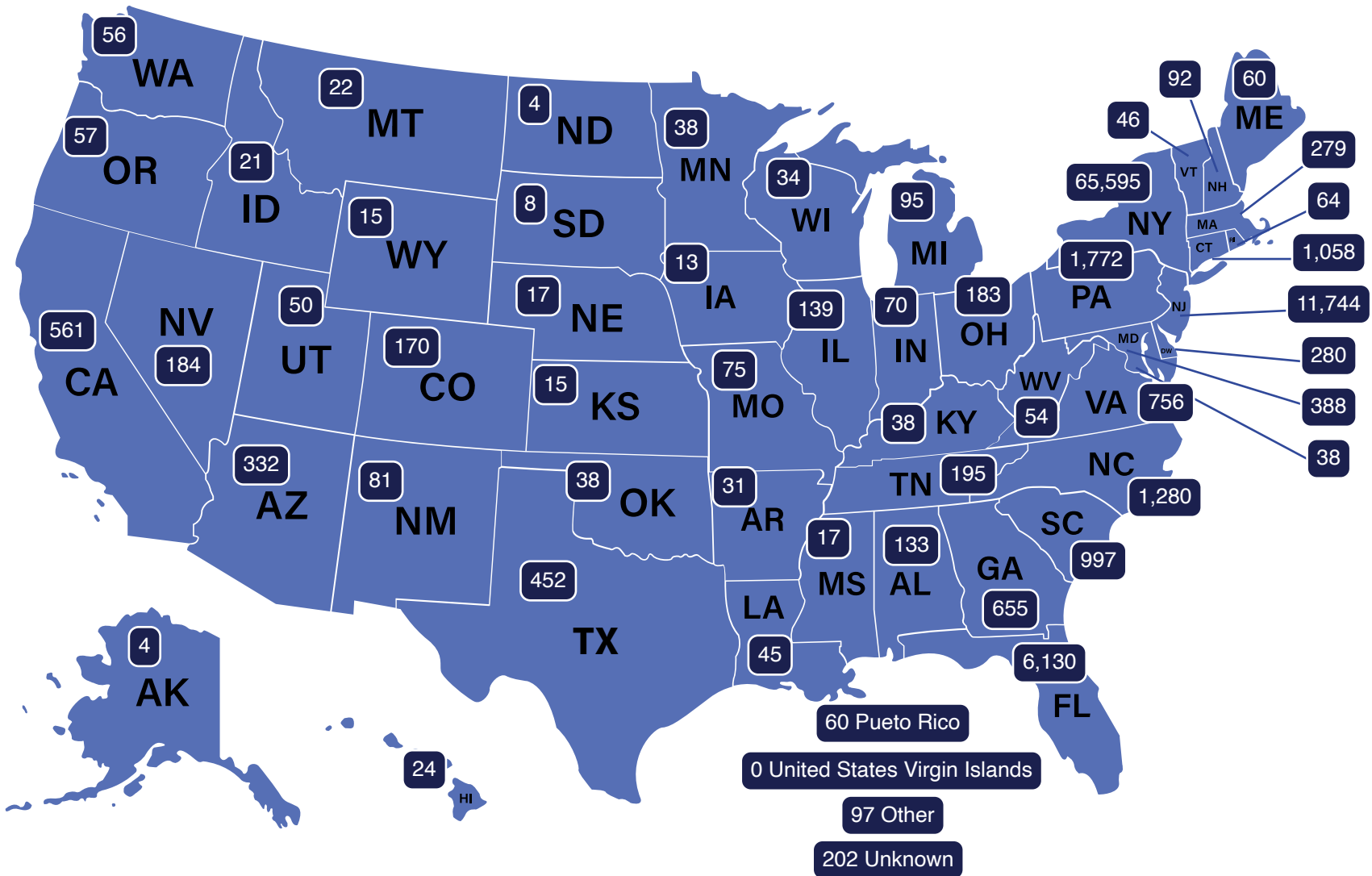
In line with the VCF's commitment to making appeal hearings as stress-free as possible, the VCF has also enhanced its trauma-informed approach to the process. The VCF Hearing Officers and staff that participate in appeal hearings play a unique role at the VCF. These team members meet claimants (whether virtually or in person), walk them through what is often a traumatic 9/11-related experience, and exercise both compassion and objectivity in order to obtain the most relevant information needed for the Special Master to resolve the appeal. This year, team members participated in several trainings that have helped them adopt a trauma-informed approach to hearings, integrating knowledge about trauma into policies, practices, and settings, which has been beneficial to both claimants and Hearing Officers throughout the process.

Hearing transcripts are now being made available in the online claims management system. Transcripts for hearings held after January 2024 are made visible within 30 days of the hearing, while transcripts for hearings held before January 2024 will be provided upon request.



Claims Map

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



Program Results

Program Results

2024 brought with it initiatives intended to make the claims process more accessible and claimant friendly, with several policy updates (as detailed on [page 6](#)) and the launch of an Interactive Presence Guide (detailed on [page 21](#)) that provides claimants with step-by-step instructions to determine necessary presence documentation for their individual circumstances. With the increasing passage of time, outreach was a major priority this past year, with the VCF hosting information sessions, attending partner events, and expanding the list of entities with whom the VCF has relationships to provide claimants with proof of presence at an eligible location.

The team remained intensely focused on its work, with an enduring commitment to the VCF's mission and the 9/11 community. In 2024, the VCF found 6,911 individuals eligible for compensation, notified claimants of 11,529 award determinations (7,878 initial award determinations and 3,651 awards on amended claims), and awarded \$1.9 billion, making the VCF's total dollars awarded \$14.9 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* (found on [page 7](#)), 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 2024 year-end and cumulative statistics appear beginning on [page 29](#), 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.

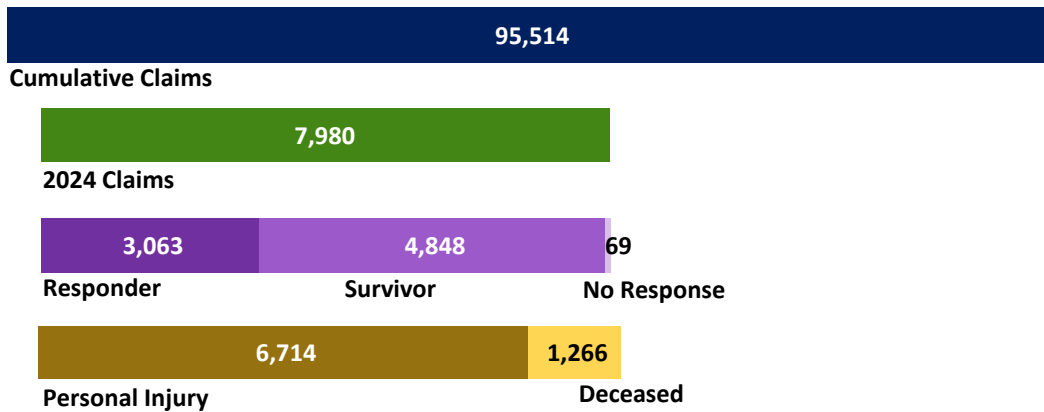
A final important statistic relates to the costs of administering the fund, which the VCF works to keep as low as possible while helping to reduce the burden placed on claimants and maximizing claims processing speed and efficiency. These costs include technology and facilities costs, such as the software and hardware to develop and maintain the claims system and rent for VCF offices; salaries for over 215 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, 2024, the VCF's administrative costs remain less than four percent of total spend.

Annual Reassessment

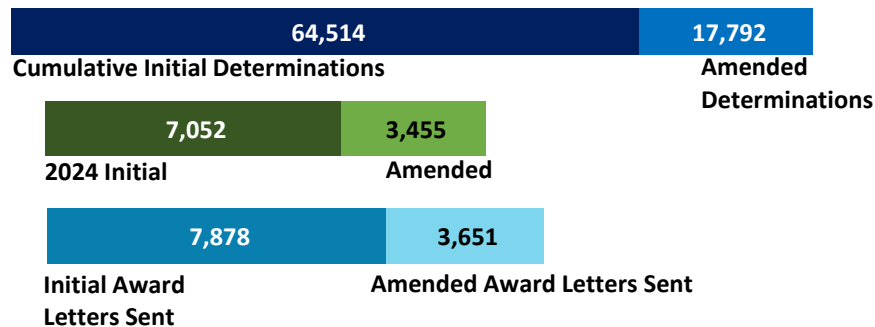
Each year, as required by statute, the VCF Special Master must reassess whether VCF policies and procedures appropriately prioritize funding for claimants who are suffering from the most debilitating conditions. In 2024, the Special Master remained committed to reserving higher awards for those claimants 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 433 claims were expedited in 2024. The VCF continues to evaluate processes and policies to ensure that those who suffer most are adequately compensated.

2024 VCF At-A-Glance

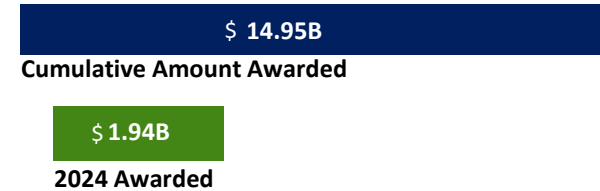
CLAIMS SUBMITTED



DETERMINATIONS RENDERED



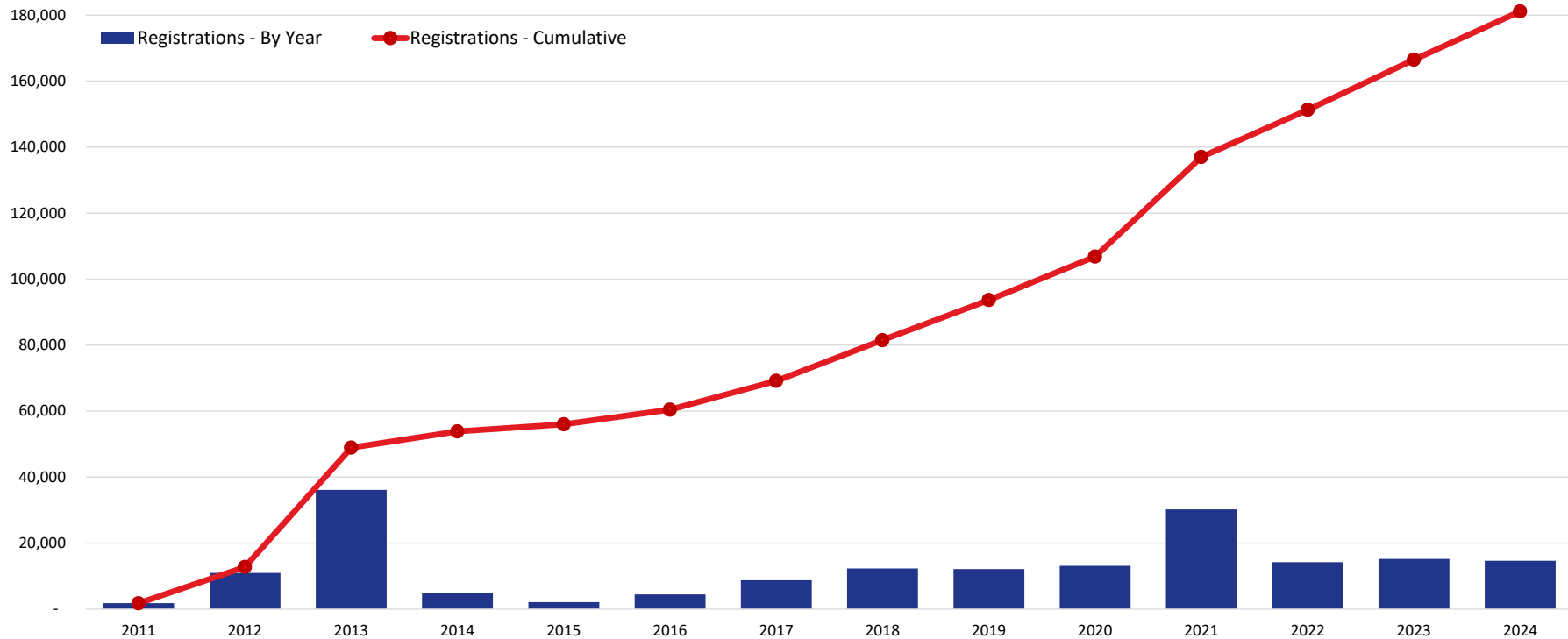
DOLLARS AWARDED



VCF Program Statistics

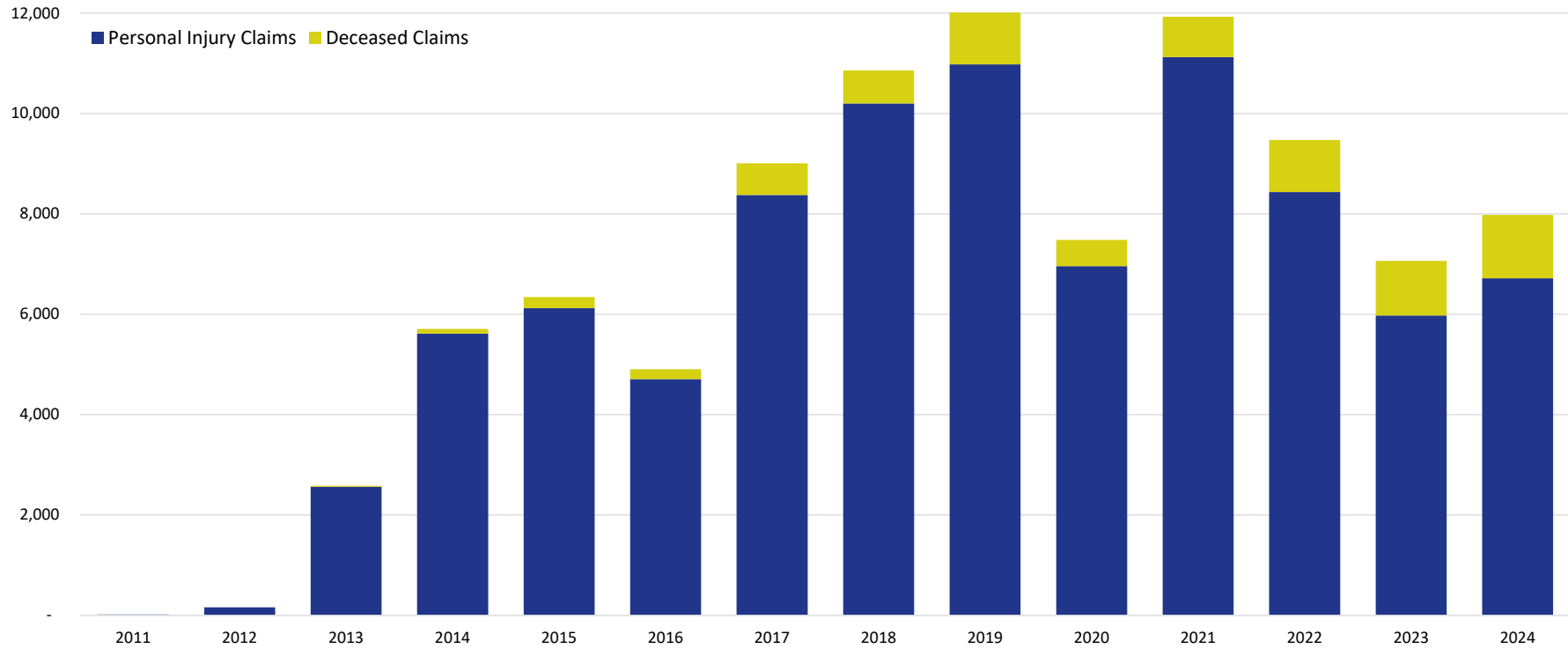
As a permanently funded program, the VCF remains fully committed to thorough, transparent, and accessible public reporting that reflects respect for both the 9/11 community and the U.S. taxpayers. Throughout the year, the VCF publishes monthly reports of key program statistics and data. The charts and graphs presented here provide aggregate details of the program's progress in 2024, and an overview of cumulative program success to date. A list of [definitions](#) associated with these charts is available.

Unique Registrations



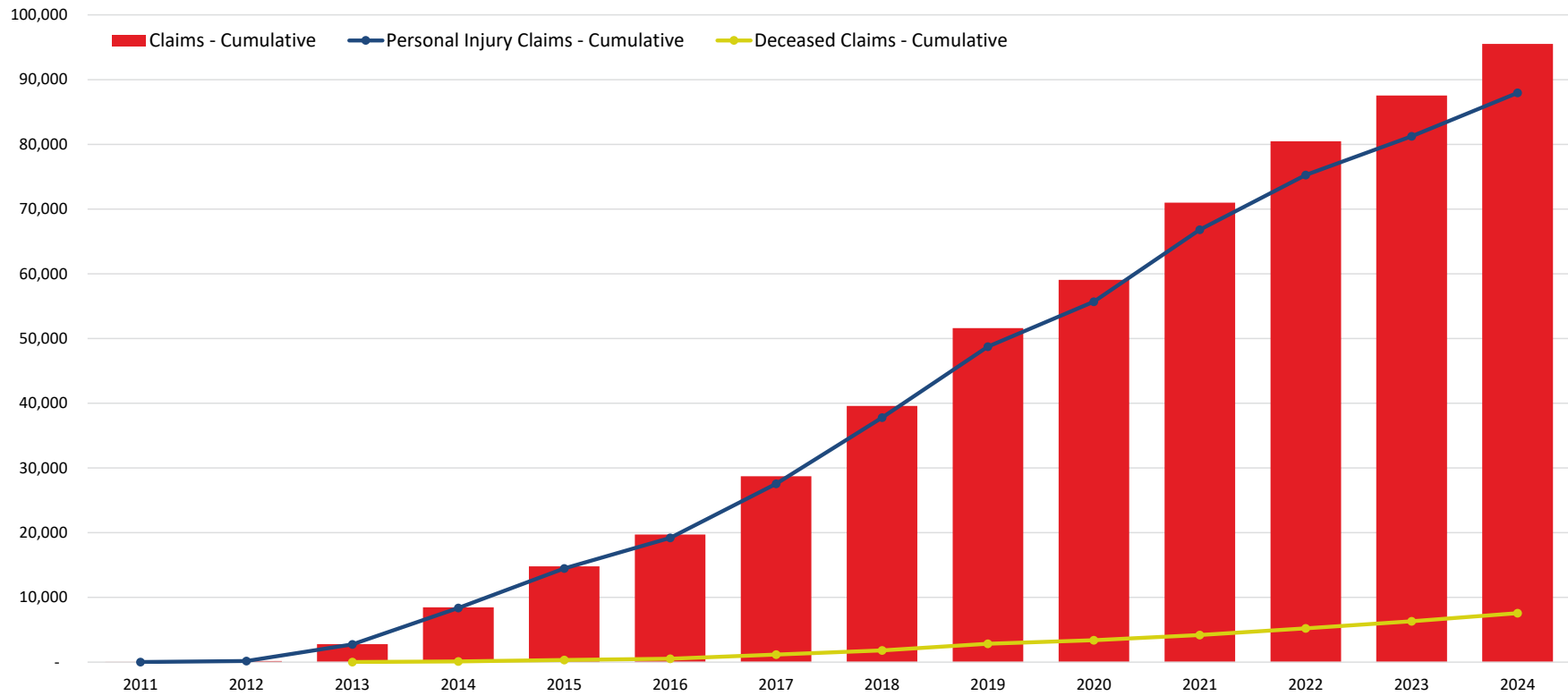
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Registrations - By Year	1,789	10,986	36,171	4,939	2,131	4,434	8,744	12,321	12,158	13,150	30,208	14,268	15,198	14,644
Registrations - Cumulative	1,789	12,775	48,946	53,885	56,016	60,450	69,194	81,515	93,673	106,823	137,031	151,299	166,497	181,141

Claims Submitted by Year: Personal Injury & Deceased



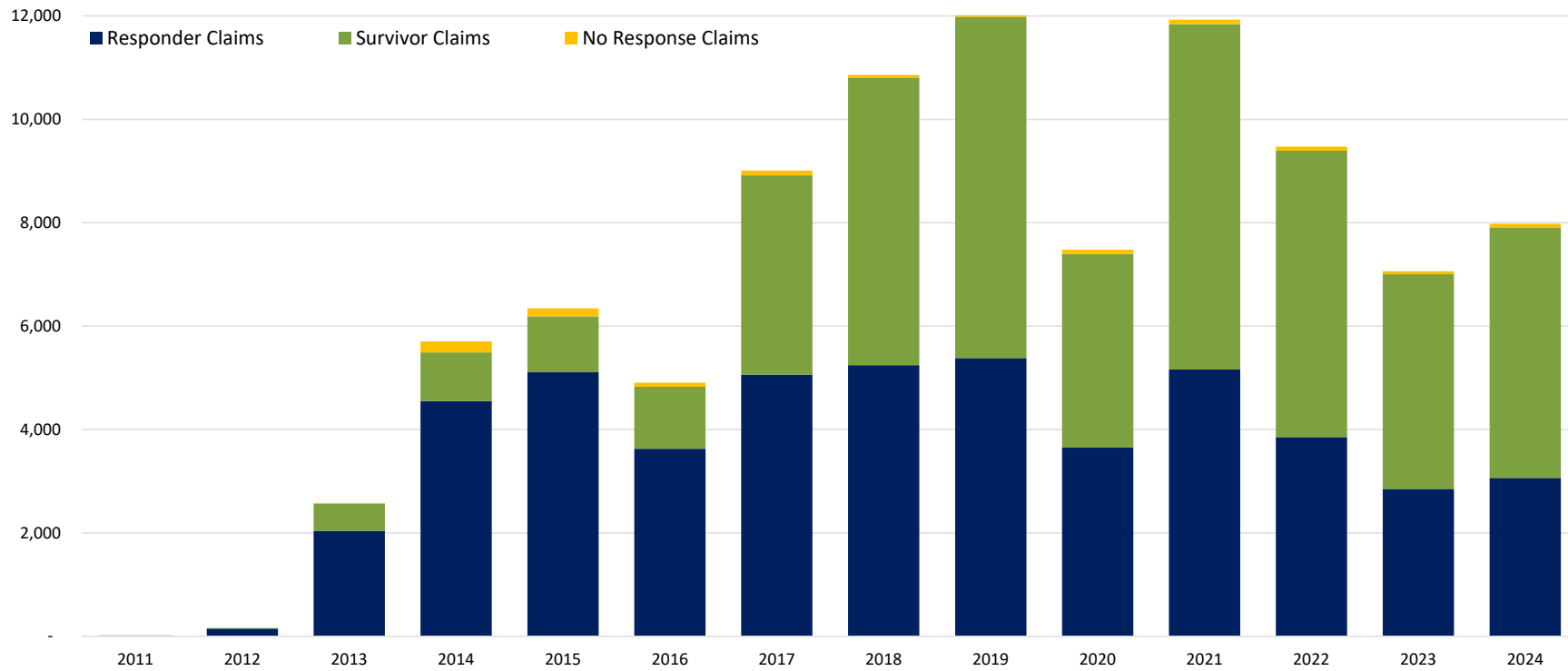
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Personal Injury Claims	19	162	2,563	5,614	6,123	4,708	8,378	10,201	10,977	6,956	11,123	8,436	5,975	6,714
Deceased Claims	-	-	18	91	220	197	629	657	1,035	524	806	1,034	1,088	1,266

Cumulative Claims Submitted: Personal Injury & Deceased



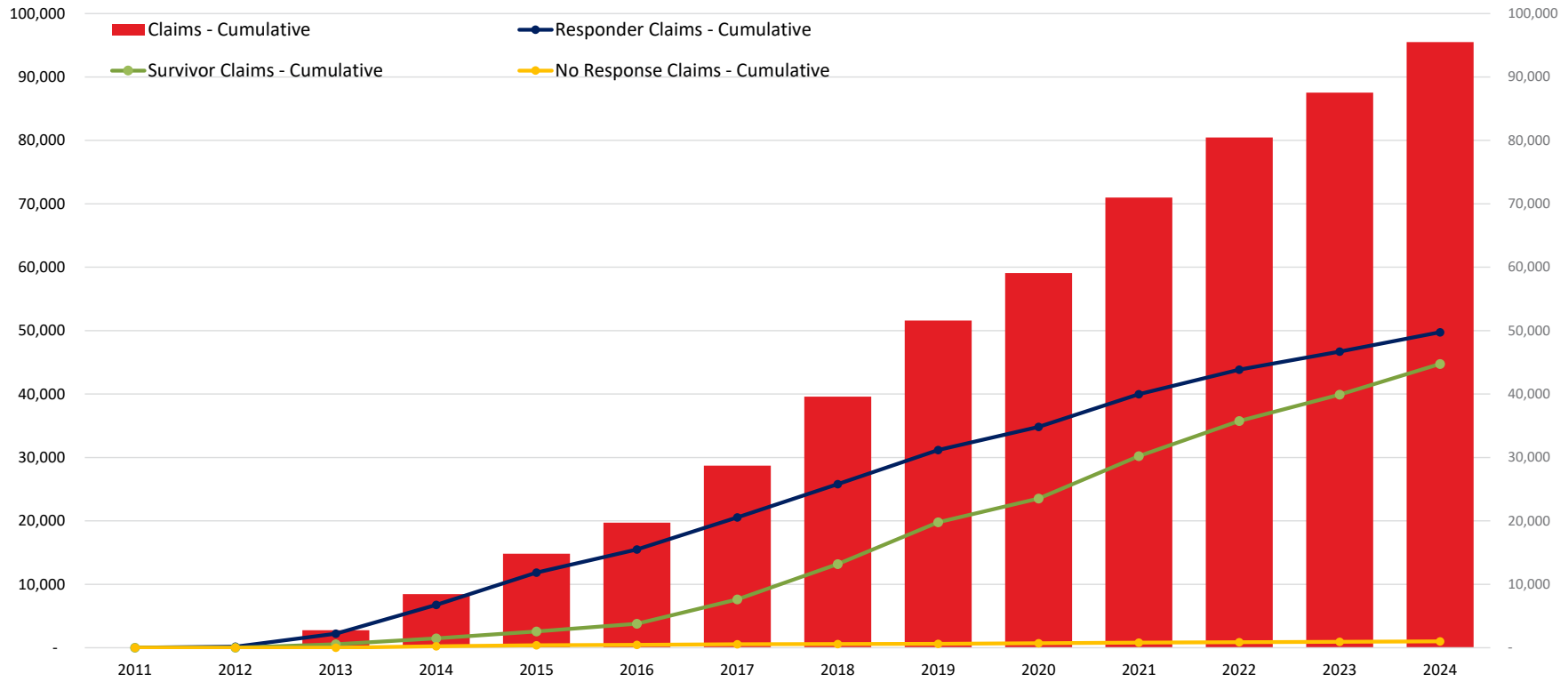
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Claims - Cumulative	19	181	2,762	8,467	14,810	19,715	28,722	39,580	51,592	59,072	71,001	80,471	87,534	95,514
Personal Injury Claims - Cumulative	19	181	2,744	8,358	14,481	19,189	27,567	37,768	48,745	55,701	66,824	75,260	81,235	87,949
Deceased Claims - Cumulative	-	-	18	109	329	526	1,155	1,812	2,847	3,371	4,177	5,211	6,299	7,565

Claims Submitted by Year: Responder & Survivor



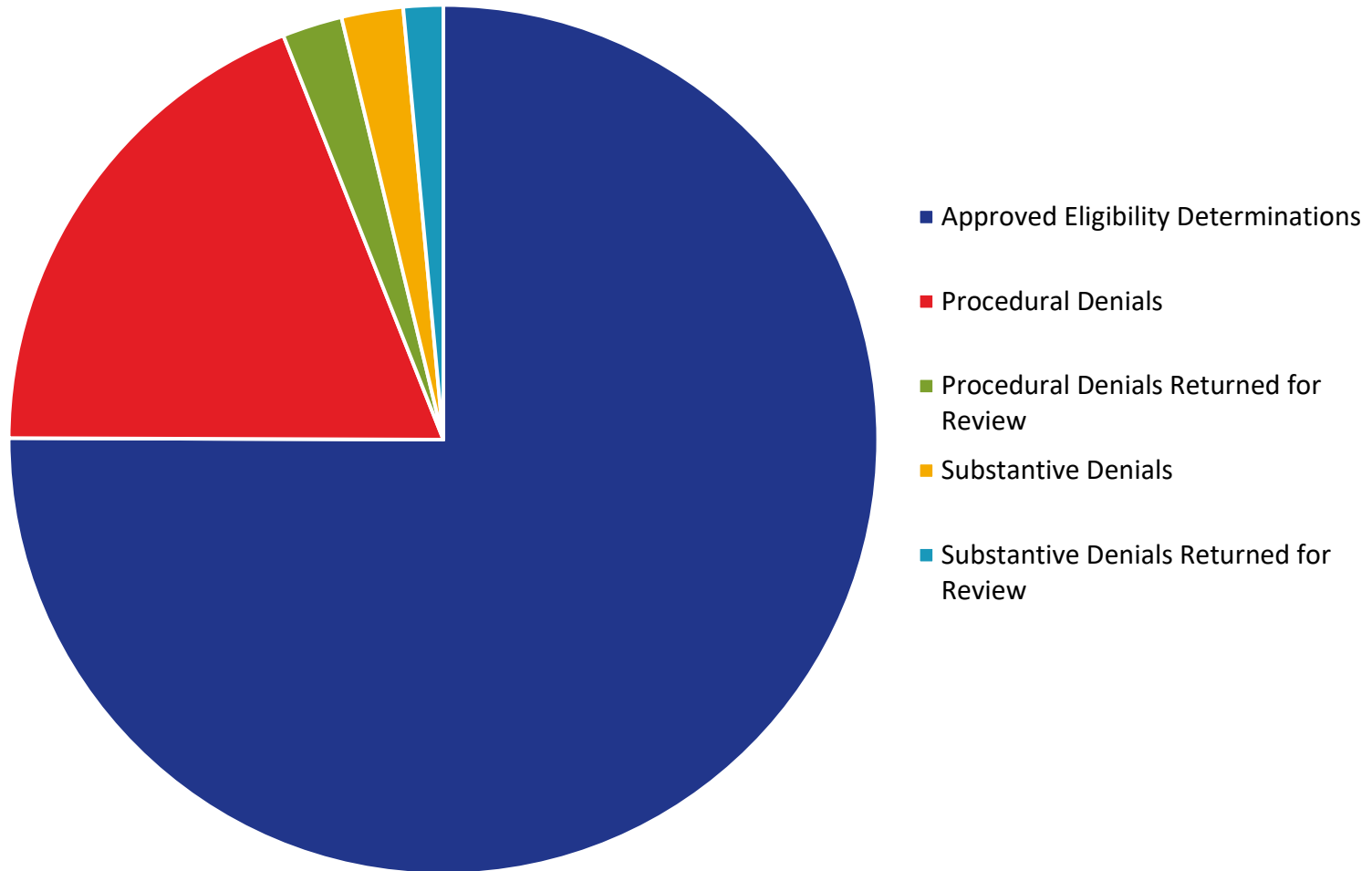
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Responder Claims	12	147	2,041	4,552	5,108	3,628	5,061	5,243	5,381	3,649	5,163	3,855	2,852	3,063
Survivor Claims	7	15	526	941	1,082	1,200	3,854	5,567	6,603	3,745	6,676	5,539	4,151	4,848
No Response Claims	-	-	14	212	153	77	92	48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

Cumulative Claims Submitted: Responder & Survivor



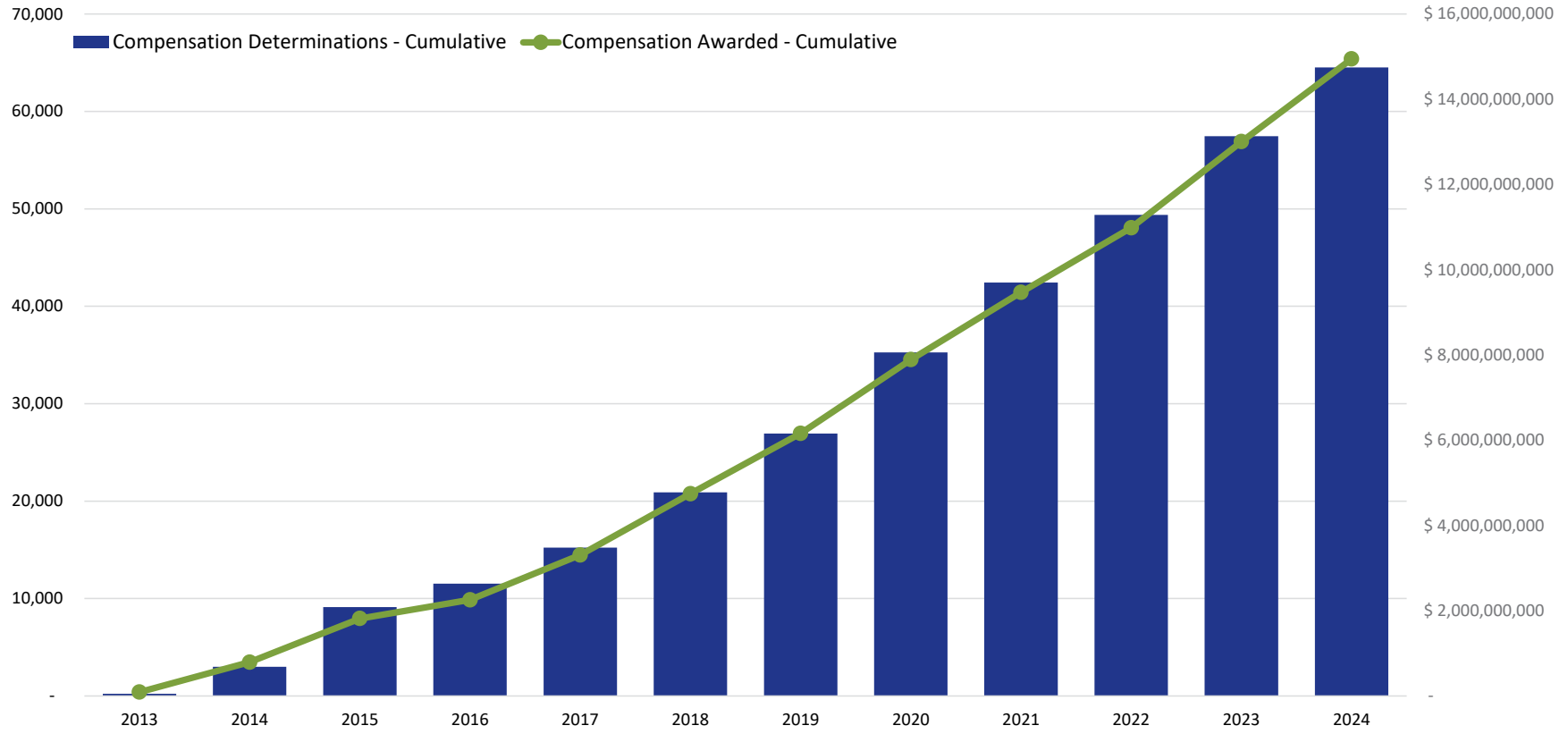
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Claims - Cumulative	19	181	2,762	8,467	14,810	19,715	28,722	39,580	51,592	59,072	71,001	80,471	87,534	95,514
Responder Claims - Cumulative	12	159	2,200	6,752	11,860	15,488	20,549	25,792	31,173	34,822	39,985	43,840	46,692	49,755
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
No Response Claims - Cumulative	-	-	14	226	379	456	548	596	624	710	800	876	936	1,005

Eligibility



Approved Eligibility Determinations	65,659	75%
Procedural Denials	16,572	19%
Procedural Denials Returned for Review	1,952	2%
Substantive Denials	2,005	2%
Substantive Denials Returned for Review	1,292	1%

Cumulative Determinations and Compensation Awarded



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Compensation Awarded - Cumulative	\$90.385 M	\$792.033 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	\$14.945 B
Compensation Determinations - Cumulative	225	3,007	9,130	11,525	15,238	20,911	26,932	35,263	42,440	49,381	57,462	64,514

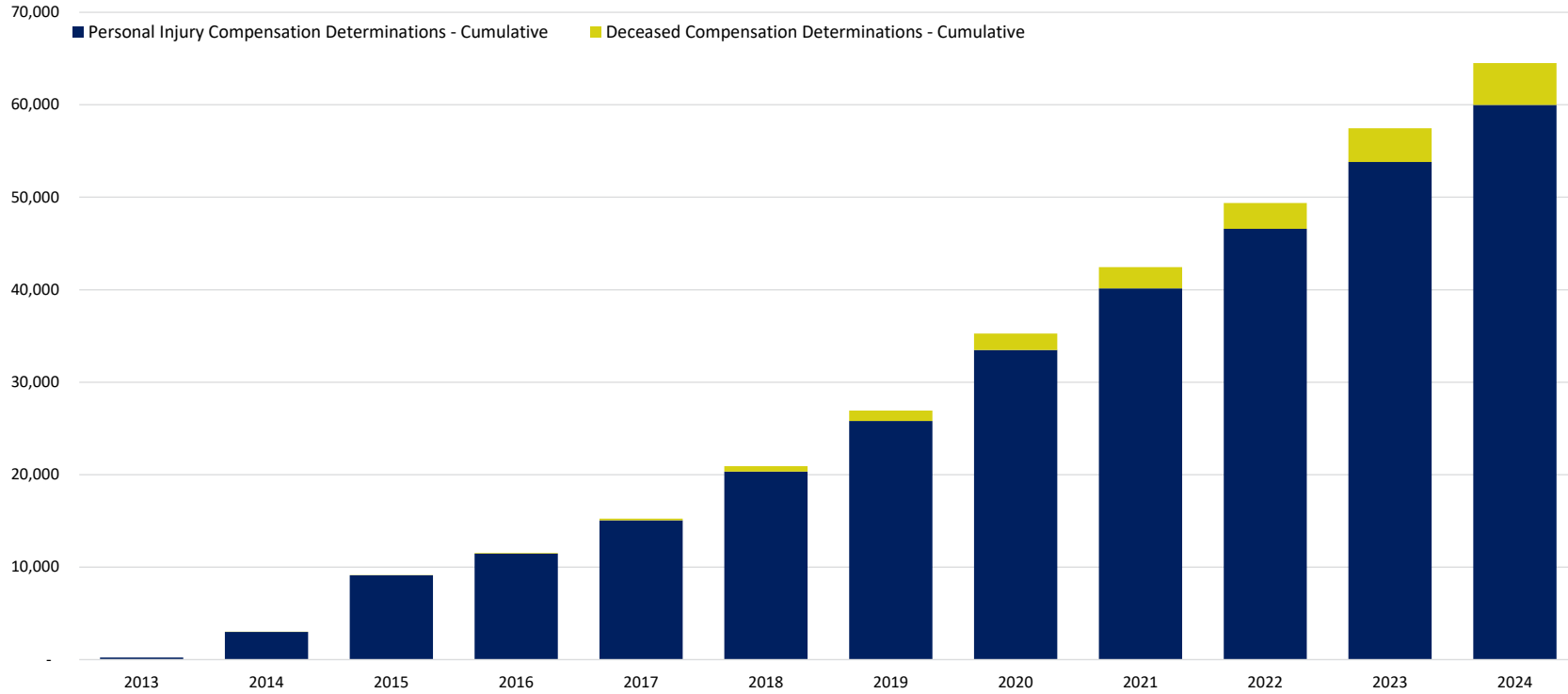
Compensation Determinations by Year: Initial & Amended



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Initial Compensation Determinations	225	2,782	6,123	2,395	3,713	5,673	6,021	8,331	7,177	6,941	8,081	7,052
Amended Compensation Determinations	-	48	142	302	952	1,771	1,134	1,723	2,663	2,119	3,483	3,455

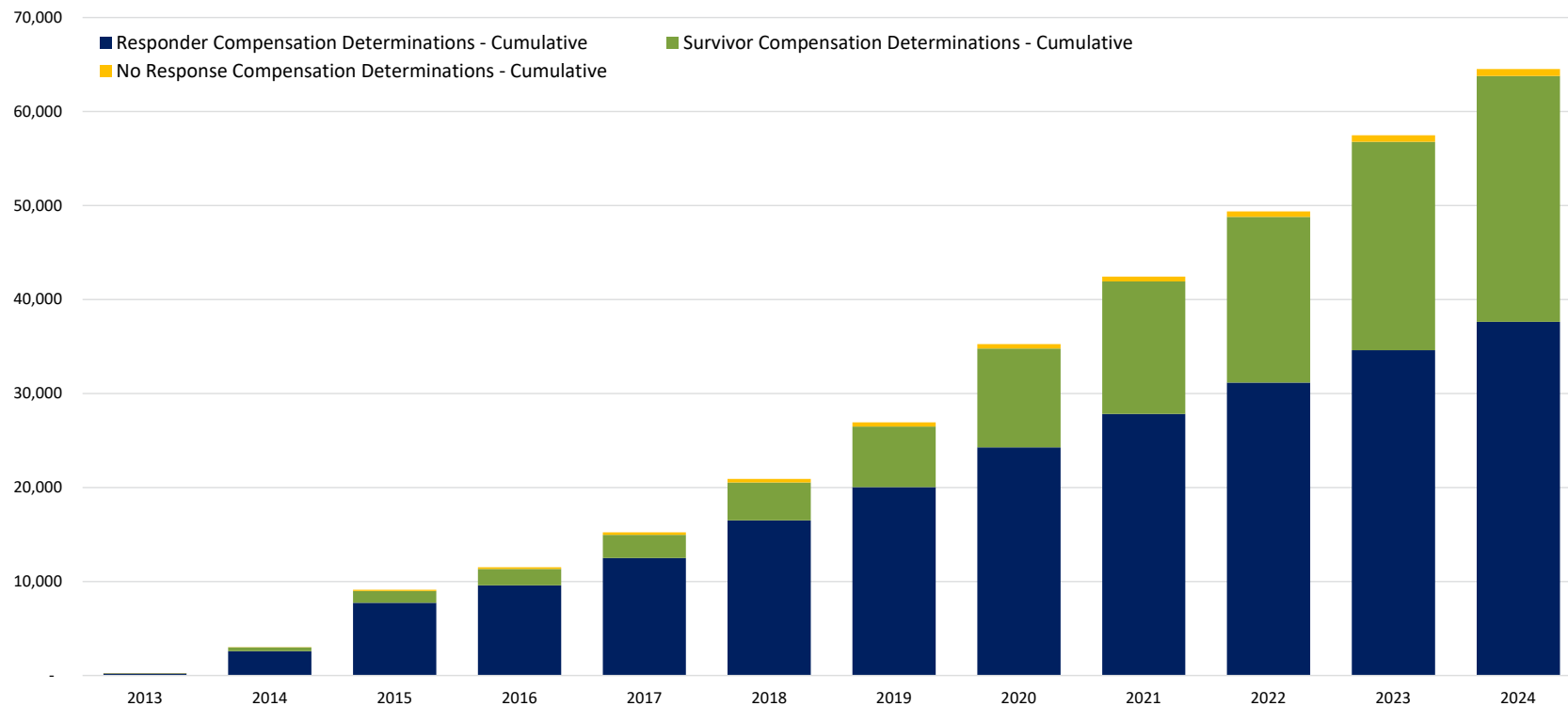
NOTE: This chart includes only those compensation determinations for which the claimant has been notified by the VCF in writing of the amount of their award. Once a claimant is notified, the determination is counted on this chart, but it is reflected in the month in which the award was finalized and 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



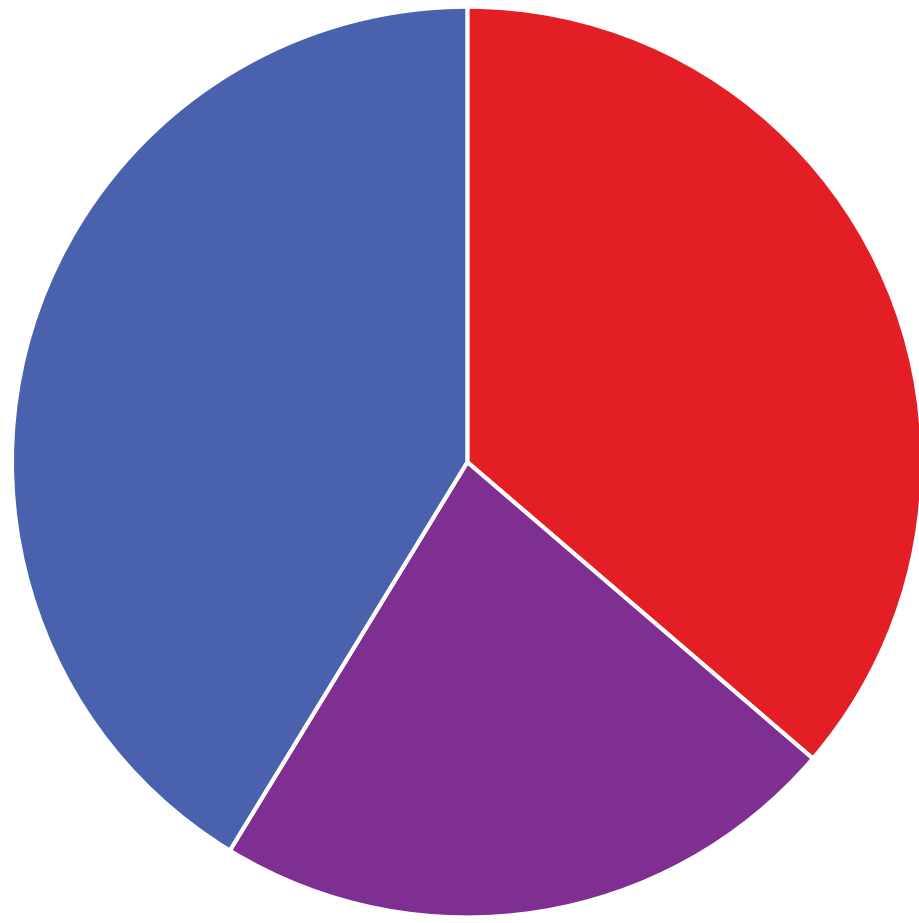
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Personal Injury Compensation Determinations - Cumulative	225	3,000	9,110	11,470	15,057	20,332	25,796	33,477	40,151	46,582	53,818	59,987
Deceased Compensation Determinations - Cumulative	-	7	20	55	181	579	1,136	1,786	2,289	2,799	3,644	4,527

Cumulative Claims with Compensation Determinations Responder & Survivor



Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Responder Compensation Determinations - Cumulative	218	2,580	7,739	9,595	12,491	16,512	20,032	24,269	27,826	31,170	34,615	37,634
Survivor Compensation Determinations - Cumulative	6	402	1,261	1,737	2,462	4,029	6,458	10,521	14,088	17,618	22,175	26,143
No Response Compensation Determinations - Cumulative	1	25	130	193	285	370	442	473	526	593	672	737

Cancer vs Non-Cancer Compensation Determinations



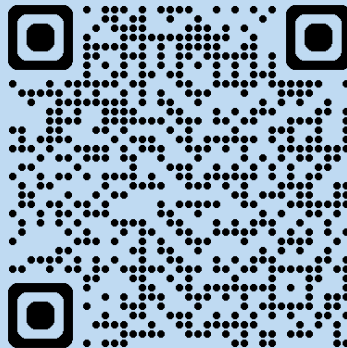
■ Cancer Only ■ Combined ■ Non-Cancer Only

Cancer Only	23,410	36%
Non-Cancer Only	26,622	41%
Combined	14,482	22%



September 11th
Victim Compensation Fund

annual report 2024



Visit our Website

www.vcf.gov

IF IT IS NOT .gov - IT IS NOT THE VCF