EXHIBIT E



SECOND ANNUAL STATUS REPORT

SEPTEMBER 11TH VICTIM COMPENSATION FUND

NOVEMBER 2013

Sheila L. Birnbaum Special Master

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1. INTRODUCTION

As the Special Master for the September 11th Victim Compensation Fund ("VCF" or "Fund"), I respectfully submit this second Annual Status Report describing the activities of the VCF. Our first Annual Status Report, published in October 2012, focused on the VCF's start-up activities during the first year of operation. Such activities included developing the claim forms, deploying the online system used by claimants and VCF staff, and establishing the infrastructure and initial procedures for the Claims Processing Center and toll-free Helpline. This second report focuses on the progress we have made in all aspects of claims processing and the extensive outreach activities we have undertaken in connection with the October 3, 2013, VCF registration deadline, and also includes updated VCF program statistics.

I will continue to release Annual Status Reports through the Fund's conclusion in 2016.

2. BACKGROUND

In 2001, Congress created the September 11th Victim Compensation Fund, which provided compensation for economic and non-economic loss to individuals, or the personal representative of individuals, who were killed or physically injured as a result of the terrorist-related attacks of September 11, 2001. As established by Congress, the VCF provides a no-fault alternative to tort litigation – any individual who chooses to seek compensation from the VCF waives the right to sue for damages for 9/11-related physical injury or death. The original VCF (VCF 1) closed in 2004, having paid over \$7.049 billion to surviving personal representatives of 2,880 people who died in the attacks and to 2,680 claimants who were injured in the attacks or the rescue efforts conducted immediately thereafter.

On January 2, 2011, President Obama signed into law the James Zadroga 9/11 Health and Compensation Act of 2010 (P.L. 111-347) ("Zadroga Act"). Title I of the Zadroga Act creates the World Trade Center ("WTC") Health Program, which is operated by the National Institute for Occupational Safety and Health ("NIOSH") and provides medical treatment and monitoring for 9/11-related health conditions. Title II of the Zadroga Act reactivates the VCF and expands compensation eligibility to those who took part in the debris removal efforts during the immediate aftermath of the attacks. The Zadroga Act authorizes the VCF to accept claims for five years, starting in October 2011 and ending in October 2016, with final payments to be made during a sixth year in 2016-2017. Unlike VCF 1, which had no cap on funding, the Act provides a limited \$2.775 billion appropriation, with \$875 million available in the first five years, to provide compensation to claimants, as well as to cover the Fund's administrative costs.

3. KEY SECOND YEAR ACTIVITIES

The following section describes key events and outreach activities surrounding the implementation and ongoing operation of the VCF.

Rulemaking and Initial Operations

On June 21, 2011, I issued proposed rules to implement the reactivated VCF. My staff and I reviewed and considered 95 formal rule comments during the 45-day public comment period. On August 31, 2011, the final rules governing the operation of the VCF were published in the Federal Register. The rules took effect on Monday, October 3, 2011, which was the day that administrative funding for the VCF became available. That same day, we launched the VCF's website (www.vcf.gov) and the toll-free Helpline.

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When it was first launched, the VCF website allowed potential claimants to register with the VCF, access a checklist of documents and information needed to accompany a claim submission, and review frequently asked questions ("FAQs"). Over the first year of operations, the functionality of the online claims system was expanded, enabling claimants to submit Eligibility and Compensation Forms online, upload supporting documents, and check their claim status. The online system minimizes the burden on claimants and their representatives, facilitates the efficient processing of claims, and reduces processing costs. Additionally, we provided law firms with the ability to register claimants using a "bulk" process and added a feature to more easily share online access to claims across staff within the same firm.

In order to implement the goals and intent of the Zadroga Act as effectively as possible, we developed and continue to maintain a close working relationship with NIOSH and the WTC Health Program. During the first year of operation, we put in place procedures for exchanging information, allowing the VCF to obtain claimant information directly from the Program.

Continued Expansion of Public Resources for Information and Support

During our second year of operation, I continued to make it my top priority to communicate information about the Fund to members of those communities that had been affected by September 11th and to educate claimants on how the claims process works. Our toll-free Helpline and the website continue to serve as a resource to claimants, potential claimants, and the general public.

- Website: The VCF website (www.vcf.gov) includes regular messages from the Special Master on such important topics as registration deadlines, updated program statistics and the addition of cancers to the list of WTC-related conditions. In an effort to ensure the website contains the most current information, it is updated frequently. The website includes step-by-step guidance for filing a claim, video tutorials, tip sheets and instructions, dedicated content for law firms representing claimants, and an expanding list of FAQs. As the October 3, 2013, registration deadline approached, the website was updated with registration information and instructions, including a special section with deadline-related FAQs and PDF fillable forms.
- Languages: Claim form instructions, FAQs, claimant resources, and other website content are available in English, Spanish, Polish and Chinese. The Interim Registration Forms provided around the time of the October 3, 2013, deadline were also available in all four languages. We continue to offer foreign language support through skilled interpreters working with the Helpline and pro bono legal clinics.
- Helpline: We increased the number of representatives fielding calls on our toll-free
 Helpline. The Helpline is open Monday to Friday from 8:30 a.m. to 5:00 p.m. ET,
 except federal holidays. After hours, callers can choose to listen to recorded
 information or leave a message, which will be returned the next business day.

The table below shows the approximate number of visitors to the VCF website and callers served by our Helpline in our first two years.

	10/3/2011 – 9/30/2012	10/1/2012 – 10/31/2013	Total
Website Visitors	73,000	282,500	355,500
Inbound calls to Helpline	5,600	32,900	38,500

Community Outreach

In our second year, we continued to reach out to claimants and their representatives through direct contact and collaboration with the 9/11 community. We are grateful for the support and counsel we receive from a wide range of government, health, legal and civic groups that touch this community as we fulfill the promise of the Fund. We look forward to continuing our work with these groups through the completion of the Fund. Appendix 1 lists the community and health groups who provide resources for the 9/11 community.

Examples of successful strategic partnerships include:

- Pro Bono Legal Clinics: We continue to work with the New York City Bar
 Association Justice Center and local law schools to offer pro bono clinics with the
 generous assistance of volunteer attorneys and law students in the New York
 metropolitan area. The attorneys at these clinics help claimants fill out their Eligibility
 and Compensation Forms. The Fund held six pro bono clinics over this past year.
- Working With Government Agencies and 9/11 Interest Groups: My staff and I continue to be in close contact with key personnel at the New York City agencies most affected by the 9/11 attacks, including the Fire Department of New York ("FDNY") and the New York Police Department ("NYPD"), as well as various state and federal agencies, including the New York State Workers' Compensation Board and the Social Security Administration ("SSA"). Our contact with these groups provides an opportunity to communicate information about the Fund, such as registration deadlines, as well as receive feedback about the claims process from these constituencies.
- Meeting with Claimants' Attorneys: We continue to meet on a regular basis with claimants' attorneys to address specific questions regarding claims procedures and the mechanics of filing electronically. Although claimants do not need an attorney in order to file a claim, over 90 percent of the Eligibility Forms submitted to date are from attorneys representing claimants. We convene regularly scheduled conference calls with attorneys from various law firms representing multiple claimants to solicit their feedback and incorporate their suggestions into our claims processing activities. The VCF staff has made on-site visits to law firms to help clarify processing issues and policies. Additionally, we issue summary reports showing individualized claim status information in order to help firms expedite and streamline submissions.

Facilitating Registrations before the October 3, 2013 Registration Deadline

About the Registration Deadline: Anyone who was diagnosed with physical harm or illness resulting from the 9/11 attacks on or before October 3, 2011, had to register with the VCF by October 3, 2013. This deadline affected the majority of potentially eligible claimants. Registration preserves an individual's right to file a claim in the future (before the Fund closes on October 3, 2016). The Special Master does not have the authority, per the Zadroga Act, to extend the October 3, 2013, deadline.

While registration for the Fund requires answering only a few questions either online or by completing and mailing Part I of the Eligibility Form, the VCF anticipated that some individuals would have difficulty in completing the registration process in order to meet the October 3, 2013, deadline. To make it as easy as possible for potential claimants to register by the deadline, the VCF made available an Interim Registration Form. Individuals who submitted this form, or a

letter, email or fax with the same information, preserved their right to file a claim and met the registration requirements for purposes of meeting the deadline. These individuals were advised that they still must complete their registration if they intend to file a claim in the future.

Total Registrations Received by the October 3, 2013 Deadline*

Submitted Registrations The total number of complete registrations that have been submitted online or received in hard copy	48,248
Interim Registrations The number of individuals who submitted an Interim Registration Form or the equivalent information by email, fax or mail, or entered the equivalent information in the online system	6,649
Total Registrations meeting the October 3, 2013 Registration Deadline	54,897

^{*} In addition to the registrations shown in the table above, there are over 10,000 incomplete registrations in the VCF claims system. Incomplete registrations are registrations that do not have an associated claimant name or any contact information. It is likely that many such incomplete registrations will never be finalized and that they are either duplicates of submitted registrations or were created by individuals who have since determined they do not intend to file a claim with the Fund.

The table below provides additional information on the potential claimants who have submitted *complete* registrations. When registering, claimants answer questions about their circumstances and reasons for being present at a 9/11 site and they may choose multiple responses. As a result, the numbers in this table do not represent a count of total unique registrations but instead provide information based on responses given by the claimant at the time the registration was submitted. A single registration may be counted more than once if the claimant selected more than one option.

Claimant Type as of October 31, 2013

Type of Claimant	Total Count
Responder – NYC	39,578
Other Non-Responders	10,802
NYC – Other	7,694
Residents	5,451
Clean Up Workers	3,523
Responder – Pentagon and Shanksville	504

Most registrants have not yet submitted Eligibility or Compensation Forms. The final deadline for Eligibility and Compensation Forms submission is October 3, 2016.

The Fund participated in a number of community engagement activities to urge all eligible responders and survivors to register by the registration deadline on October 3, 2013.

Examples of our community outreach include:

• <u>Information Forums:</u> These sessions were planned by the VCF to reach communities and individuals that may be eligible for compensation under the VCF to

ensure that they met the registration deadline. We worked with unions, the WTC Health Program, local elected officials, and community groups in facilitating these outreach sessions at locations in New York, Virginia and Maryland.

• <u>Creation of Registration Focused Outreach Materials:</u> In addition to the informational materials available on the VCF website, we created a resource kit of outreach materials that included specific information on the filing deadlines, talking points, FAQs and a poster. The kit was sent to leaders and representatives of community groups and various VCF constituencies as well as elected officials along with an email from the Special Master requesting help with community outreach.

Examples of other public engagement initiatives include:

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- Outreach assistance from the New York City Mayor's Office, including the production and airing of a public service announcement on Taxi TV and a letter signed by Mayor Bloomberg sent around the country to alert those who lived or worked in the area of the WTC crash site of the impending registration deadline
- The NYC Comptroller's Office included an insert with registration deadline information with their retiree mailing
- In September, the Special Master participated in public events with members of the New York congressional delegation urging individuals to apply by the deadline
- District Council 37 television and radio programs

4. OUTLINE OF THE VCF APPLICATION PROCESS

Under the Zadroga Act, in order to be eligible for the Fund, individuals must show that they or a decedent (1) were present at a "9/11 crash site" ¹ at the time or in the immediate aftermath of the crashes – defined as any point in time from September 11, 2001, through May 30, 2002 – and (2) suffered physical harm or death as a direct result of the crashes or debris removal.

• <u>Covered Conditions:</u> The physical harms covered by the VCF include both traumatic physical injuries and personal injury or death resulting from health conditions or diseases that the WTC Health Program has determined to be 9/11-related. The list of presumptively-covered health conditions has been adjusted twice since the Fund reopened. The VCF will continue to adjust the list in response to any changes made by the WTC Health Program.

In October 2012, NIOSH implemented a new rule that added certain cancers to the list of covered conditions for the WTC Health Program. The VCF added those cancers to the list of covered conditions for compensation under the VCF and our

¹ Under the Zadroga Act and the final regulations, the 9/11 crash sites include: the World Trade Center site, the Pentagon site and the Shanksville, Pennsylvania site; the buildings or portions of buildings that were destroyed as a result of the terrorist-related airplane crashes of September 11, 2001; and the "NYC Exposure Zone" which consists of: The area in Manhattan south of the line that runs along Canal Street from the Hudson River to the intersection of Canal Street and East Broadway, north on East Broadway to Clinton Street, and east on Clinton Street to the East River; AND any area related to or along routes of debris removal, such as barges and the Fresh Kills site.

claim forms, public communications, and procedures were modified to accommodate cancer claims.

Earlier this year, NIOSH issued a proposed rule to add prostate cancer to the list of covered conditions under the WTC Health Program. The rule became final effective October 21, 2013. We have updated the VCF website with guidance for those who want to file a claim for prostate cancer.

Additionally, in evaluating whether a claimant's injuries or conditions are "a result of" the crashes or debris removal, the VCF generally accepts certification decisions of the WTC Health Program. The WTC Health Program evaluates each claimant's claimed injuries and exposures to determine whether the 9/11–related exposure is substantially likely to have been a significant factor in aggravating, contributing to or causing the covered injury or condition.

- Eligibility: The Eligibility section of the claim form requests information about a claimant's or decedent's circumstances for being present at a 9/11 crash site, the length of time at the site, and the individual's diagnosed physical conditions and corresponding treatment. Claimants are encouraged to submit their claims using the VCF's online system. Over the past year, we have made numerous enhancements to our Claimant Portal to make it easier for claimants and their representatives to file a claim online. These enhancements include updated claim forms, improved system response time, features focused on easier overall usability and enhanced data validation for law firm bulk upload users. In addition, for those who prefer to submit a hard copy form, we responded to requests from claimants and representatives for a PDF fillable form and made these available on our website. All VCF forms can be downloaded and printed from the VCF website. Claimants may also call the toll-free Helpline to request that forms and information be mailed to them.
- <u>Compensation:</u> The Compensation section of the claim form can be submitted at the same time as the Eligibility section or claimants may choose to submit their eligibility information first and then submit the compensation information after an eligibility decision has been rendered. The Compensation section requests information about a claimant's or decedent's medical expenses or other out-of-pocket losses, lost earnings to date, expected lost future earnings and sources of collateral payments that have covered expenses or provided compensation for lost wages.

As in VCF 1, all awards generally will be calculated as follows: economic loss plus non-economic loss minus collateral source payments yields the net calculation. Collateral source payments, such as life insurance or proceeds from a settled 9/11-related lawsuit, are those that a claimant has received, is receiving or is entitled to receive as a result of the September 11th attacks.

The total amount of payment is subject to the total amount of funds authorized by Congress. As noted in the background section of this report, the Zadroga Act provides a limited \$2.775 billion appropriation, with \$875 million available in the first five years, to provide compensation to claimants, as well as to cover the Fund's administrative costs.

In January of this year, we posted information on the website detailing the first compensation determinations and the subsequent payments to those who did not appeal the amount of the calculation. At that time, I published the "VCF Explanation

of First Payments" analysis that was conducted in order to determine the initial prorated payment of 10 percent of the total calculated amount.

Our first payments to claimants were issued by the Treasury Department in February 2013.

Fraud Prevention: As with any government program involving compensation, it is crucial that we implement key protocols to prevent fraud. The VCF requires claimants to submit supporting documentation for each element of their claim, including: proof of presence at a site, proof of a 9/11-related injury, proof of timely withdrawal of certain 9/11-related lawsuits, proof of economic loss, and proof of disability. These requirements help us ensure that legitimate claims are processed and paid and that fraudulent claims or claims of questionable validity are detected. These efforts are particularly important given the cap on the total amount of money available for claimants.

5. OVERVIEW OF THE CLAIM REVIEW PROCESS

As required by the VCF's final rules, a claims evaluator reviews each submission, alerts the claimant of any missing information needed to process the claim, and presents the claim file to the Special Master's Office for review. Each claim is reviewed using the same procedures. However, the timeframe for issuing a decision on an individual claim varies greatly depending on the completeness of the submission. The VCF must rely on the claimants (or their representatives) to provide the necessary supporting documents, including the authorizations required by the various third parties who provide information directly to the VCF on a claimant's behalf. Although this process is often sequential, and most claims are reviewed first for eligibility and then compensation, the VCF will simultaneously review both eligibility and compensation if the forms are complete and submitted within the same timeframe.

An overview of the claim review cycle is provided on the following page.

STEP 1: REGISTER WITH THE FUND

The VCF assigns a unique "Claim Number" to every registrant.

STEP 2: ELIGIBILITY REVIEW

The claim review team begins eligibility review once the Eligibility Form is received.

1. Confirm Receipt of Required Authorization Documents

• Attestations, Certifications and Exhibits are reviewed for completeness

2. Confirm Certified Condition

- VCF contacts NIOSH to determine if the claimant has an eligible condition certified by the WTC Health Program
- If NIOSH returns information indicating a claimant is not in their records or has not been certified by the WTC Health Program, the VCF contacts the claimant to request information from the claimant's treating physician(s); once returned, the claim is then reviewed by an independent medical expert and resubmitted to NIOSH

3. Verify Presence at a Crash Site

VCF verifies the claimant's presence at a crash site during the required time period

4. Legal Requirement

• VCF confirms that any 9/11-related lawsuits have been settled, withdrawn or dismissed

Throughout the review process, the VCF works with the claimant or their representative to request any missing or additional information. The VCF can also request information directly from third parties such as FDNY, NYPD, SSA, or private employers. Working with these groups minimizes the burden on claimants. However, in many cases, the VCF must work to verify eligibility requirements through other means, such as workers' compensation records, proof of residence, union records, WTC Health Registry and personal affidavits.

OUTCOME: An eligibility determination is completed and the claimant is notified in writing. If eligibility is denied, the claimant has the option to appeal and request a hearing.

STEP 3: SUBSTANTIALLY COMPLETE AND COMPENSATION REVIEW

Compensation Forms and supporting information are reviewed.

The VCF continues to work with the claimants or their representative to request any missing or additional information. Examples of documents pertinent to the compensation review are wage/salary benefits information (from the period before disability), disability findings, compensation from other sources, receipts for medical expenses and tax returns.

OUTCOME: A claim is deemed substantially complete once all information and supporting documentation needed to calculate an award is received and verified. The Fund completes the compensation calculation.

STEP 4: NOTIFICATION

The Special Master has 120 days from the date the file is deemed substantially complete to make a compensation decision and notify the claimant in writing of the calculated amount.

OUTCOME: Claimant is notified of the Substantially Complete determination in writing. A separate letter is sent to notify the claimant of the compensation calculation. The claimant has the option to appeal a compensation calculation and request a hearing.

Streamlining the Claim Review Process

The Fund is working to continually address issues that affect the speed of the claim review process. For example, we have updated and revised instructions and forms to correct common errors in claims submissions. We have developed tip sheets, published an overview of the claims process, and continue to work with claimants to address any deficiencies in their claim.

In addition to ongoing monitoring of the claim submission process, the VCF continues to refine the computerized claims processing system used for the review and tracking of claims.

A key challenge in our ability to render more compensation determinations is that many of the submissions are missing the documentation required to support the claimed loss. Although these documents are requested as part of the claim form instructions, many claimants have not submitted the proof necessary to compensate for the losses included in their claim form.

The Fund continues to contact claimants and their attorneys to request the necessary documentation and works diligently to gather information from third party sources, but we are unable to calculate an award without some verification of the claimed expense or lost income.

In the past year we have taken the following steps to improve the process, including:

- Designed Enhancements to the Administrative Portal of the Online System: The VCF uses a claims processing system to support all aspects of claim management and review. Over the past year, the VCF has made numerous enhancements to the system, including automated data exchanges with third parties such as NIOSH and FDNY, expanded workflow to support easier routing of claims through the review process, improved usability and navigation, faster system response time and reduced manual data entry by automating data updates using defined criteria.
- Added New Staff in Key Areas of our Claims Processing Center (CPC): The CPC is
 the hub of all claim intake, review and file management activity. Our Helpline team is
 also located within the CPC in order to foster close communication with the claim
 reviewers, thereby providing callers with the most recent information about their claim.
 The table below shows the change in CPC staff over the past two years.

VCF Claims Processing and Review Team

Team	Staff Count Oct 2012	Staff Count Oct 2013	Difference
Office of the Special Master			
Special Master Attorneys	6	11	5
Claims Processing Center			
Director of Operations	0	1	1
Claim Review Team	9	23	14
Document Intake Team	9	25	16
Helpline Team	3	11	8
Correspondence Team	0	1	1
Operations Support	4	3	-1
Totals	31	75	44

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- Implemented Agreements with Third Party Entities to Support Requests for Information: We have expanded the number of agreements in place with organizations such as FDNY, NYPD, NYC Employee Retirement System, the World Trade Center Health Registry, several New York State entities and four of the major private employers. These agreements allow us to work directly with organizations on a claimant's behalf to gather the documents needed to support eligibility and compensation determinations.
- Collaborated with NIOSH to Implement a Process for Gathering Information from Claimant's Physicians: One of the unforeseen challenges my staff and I have faced over the past year is the higher-than-expected number of claimants who are not registered with the WTC Health Program. A key requirement for eligibility is the certification by the WTC Health Program. These types of claims take longer to process because the Fund must gather information from other sources, such as the claimant's treating physicians, in order to provide the information to the WTC Health Program for validation. My staff and I have worked closely with NIOSH over the past year to develop forms and design a process for gathering information from the claimant's treating physician. We then use independent physicians under contract with the VCF to review the documentation before the summarized information is sent to NIOSH for verification. I expect that, in the coming year, this process will result in claims moving more quickly through the eligibility review stage. We have also proactively encouraged claimants who have not been treated by the WTC Health Program to complete the physician forms as part of their eligibility submission rather than wait for the VCF to request the information.

Moving forward, we will continue to look for ways to help claimants access and provide the information needed to support their claim. We will persist in moving claims through the review process and rendering eligibility and compensation decisions.

6. STATUS OF FILED CLAIMS

The statistics in the following table are current as of November 20, 2013.

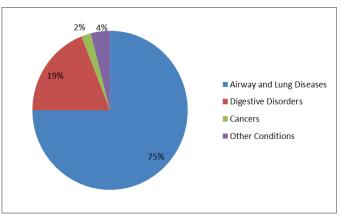
ELIGIBILITY REVIEW	
Total Submitted Eligibility Forms	11,056
Eligibility Forms submitted but missing signatures, authorizations and/or required information requested from claimant and/or third parties	6,045
Claims ready for full review – submitted with required documents	2,475
Eligibility Decisions Issued	2,536
COMPENSATION REVIEW	
Total Eligible Claims with Submitted Compensation Forms	871
Compensation Forms reviewed but missing required documents	155
Compensation Forms under review for sufficiency of information	604
Compensation Decisions Issued	112
Total Dollar Value of Compensation Decisions (before proration; or requests to appeal or amend)	\$27,156,383.94

The charts below show the breakdown of eligibility decisions issued by category of claimant and the breakdown of conditions for which claimants have been found eligible for compensation. The data in these charts is current as of October 31, 2013.

Eligibility Decisions Issued by Category of Claimant

3.56% 3.32% 0.37% Responder – Pentagon and Shanksville Clean Up Workers Residents and Workers - NYC Other Non-Responders

Conditions for which Claimants have been Found Eligible*



^{*} Individual claimants may have more than one eligible condition.

7. ADMINISTRATIVE COSTS

Administrative funding for the VCF became available in Fiscal Year 2012. Administrative funding is paid for by the VCF's total appropriation. The total appropriation is the same capped pool of funds available for awards. As such, I am making every effort to keep administrative costs to a minimum while maintaining an effective and efficient operation.

There are three categories of administrative costs for the Fund:

- 1. Recurring costs associated with VCF operations
- 2. Start-up system development costs
- 3. Labor and contractor support costs

As of October 1, 2013, the first category, recurring costs associated with operations, totaled approximately \$2.8 million, or about 12 percent of total costs. These costs include rent for office space in Washington, D.C., where the CPC is located, and in New York City, where the Special Master's office is located and where hearings will be held. Costs also include equipment and services such as phone lines and internet access.

The second category, system development, is largely a start-up cost. As of October 1, 2013, costs associated with creating the VCF's Claims Management System totaled approximately \$9.6 million, or about 41 percent of total costs. Moving forward, these costs should substantially decrease as our emphasis switches from conceptualizing and building the system to maintaining the system.

The third category, labor and contractor support costs, is ongoing and directly relates to the number of claims received and processed. As of October 1, 2013, labor and contractor support costs associated with the VCF operation totaled approximately \$10.8 million, or about 47

percent of total costs. These costs include the staff necessary to run the CPC, answer calls to the Helpline, and work with claimants to complete unfinished and inactive claims. This category also includes attorneys in my office who make eligibility and compensation determinations. The Deputy Special Master and I elected to be uncompensated for our services.

8. REPORT SUMMARY

As I have communicated since the reopening of the Fund, my goal has been to make the VCF process transparent and easy to navigate. Over the past year, considerable effort was made to reach audiences who could convey the registration deadline information to potential claimants. The Fund also focused on creating additional registration filing options to improve claimant accessibility as the deadline drew near. We dedicated significant time to refining the claims processing systems in order to increase the Fund's efficiency and efficacy.

The primary focus for our third year will be expediting the claims review process and providing initial payments to eligible claimants. In addition, the Fund will implement the hearing process for claimants who choose to appeal their eligibility or compensation determinations.

I would like to take this opportunity to again thank so many in the community who helped us draw attention to the October registration deadline in an effort to make sure that all individuals and families affected by the tragic events of September 11th were aware of the Fund. I am grateful to those in the community, 9/11 support organizations, elected officials, the media and others who supported our outreach efforts. In the year ahead, I look forward to continuing our work in collaboration with this community to ensure we can provide compensation to those who suffered from physical and economic loss as a result of the 9/11 crashes or debris removal.

9. APPENDIX 1: Community and Health Groups who Provide Resources for the 9/11 Community

City and Government Agencies and Unions

- Battery Park City Authority
- Communications Workers of America (CWA)
- Department of Aging Polish and Slavic Extended Services
- District Council 37 Municipal Employees Union
- District Council 37, World Trade Center Health, Outreach and Education Program
- Fire Department of New York (FDNY)
- New York Police Department (NYPD)
- New York State AFL-CIO
- New York State Laborers' Tri Funds
- NIOSH
- NYC Comptroller's Office
- NYC Council
- NYC Department of Buildings
- NYC Mayor's Office
- NYC Sanitation Officers Union Local 444
- Patrolmen's Benevolent Association
- Senior Center in Brooklyn
- Uniform Firefighters Association
- United Firefighters Association
- WTC Health Coordinator NYC
 Dept. of Health and Mental Hygiene

WTC Health Programs

- Bellevue Hospital
- Clinical Center of Excellence at Mt. Sinai Hospital
- New York City Health and Hospitals Corporation (HHC)

- North Shore-LIJ Physician And Ambulatory Network Services
- Queens WTC Health Program
- Rutgers
- Stony Brook Medical Center
- UMDNJ-EOHSI Clinical Center
- World Trade Center Environmental Health Center - Survivor's WTC Health Program
- World Trade Center Health Registry

Advocacy and Community Groups

- 9/11 Environmental Action -Outreach to 9/11 Survivors and Disaster Relief Volunteers
- 9/11 Health Watch
- Asian American Legal Defense Fund
- Chinese Benevolent Association
- Feal Good Foundation
- Manhattan Community Board 1
- Nassau County Bar Association
- New York Immigration Coalition
- NIOSH Grant Programs
- NYC Bar Justice Center
- NYPLI
- Robin Hood Foundation
- Single Stop USA
- World Trade Center Volunteer Fund
- WTCHP Survivors Steering Committee
- Voices of September 11th

Pentagon Outreach Groups

- Arlington County Fire Department
- International Association of Fire Fighters/ AFL-CIO-CLC
- Prince George's County Maryland Fire/EMS Department

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