



On July 29, 2019, the President signed into law The Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act. The Act extends the VCF's claim filing deadline from December 18, 2020, to October 1, 2090, and appropriates such funds as may be necessary to pay all approved claims. The VCF recognizes that claimants will have many questions about the impact of the legislation on their claims. This "Questions and Answers" document will be updated frequently with new information. The VCF is committed to processing claims without interruption and issuing full payments to those who received a reduced award.

NOTE: As updates are made to this document, the order and numbering of questions may change from prior versions.

1. I've heard that the September 11th Victim Compensation Fund ("VCF") has been reauthorized with additional funding. What does this mean?

A. On July 29, 2019, President Trump signed into law H.R. 1327, The Never Forget the Heroes: James Zadroga, Ray Pfeifer, and Luis Alvarez Permanent Authorization of the September 11th Victim Compensation Fund Act ("VCF Permanent Authorization Act" or "Act"). The Act extends the VCF's claim filing deadline to October 1, 2090, and appropriates such funds as may be necessary to pay all approved claims. With the enactment of the VCF Permanent Authorization Act, the Special Master has determined that the VCF's funding is now sufficient to pay all pending and projected claims, and that the reductions in awards announced earlier this year are no longer necessary. Under the Act, the VCF is required to issue payments to any claimants who were affected by the reductions in order to make up the difference between the reduced award and the unreduced value that would have been awarded had the reductions not been implemented.

For details on the legislation, and to read the Special Master's message, please visit <https://www.vcf.gov/permanentauthorization.html> or call the VCF Helpline at 1-855-885-1555.

2. When do the changes go into effect?

A. The changes were effective July 29, 2019, when the President signed the legislation into law.

3. Does this legislation ensure that you will have enough funding for all claims you receive in the future?

A. Yes. The enactment of the VCF Permanent Authorization Act ensures that the VCF has sufficient funding to pay all pending claims and all future claims filed by October 1, 2090.

4. I received a reduced award due to insufficient funding. What do I have to do to get my unreduced award?

A. If you received a reduced award due to insufficient funding, you do not need to take any action in order to receive your unreduced award. The VCF has identified all affected claims and is committed to notifying each of the nearly 1,700 affected individuals of their unreduced award prior to this year's September 11 anniversary. The VCF will begin processing the additional payment immediately following that notification, assuming the VCF has the documentation required to pay the claim. The payment will be made into the bank account designated on the VCF ACH Payment Information Form or other payment authorization document you submitted to the VCF. If your payment information has changed, you must call the VCF Helpline immediately at 1-855-885-1555.



5. I received a letter after July 29, 2019, that said I was receiving a reduced award. Is that a mistake? (Added: August 27, 2019)

A. No. We continued to process claims as the VCF Permanent Reauthorization Act entered its final stages and, therefore, some claimants will receive a notification and/or payment of a reduced award even after July 29. This was the fastest way to get an award determination, and at least some payment, to those claimants without additional delays. You will receive another letter prior to September 11, 2019, that will inform you of your unreduced award, which will then immediately proceed into the payment process.

6. I received a letter notifying me of my reduced award, but the letter identified missing information that is needed in order for the VCF to issue payment. What do I need to do? (Added: August 27, 2019)

A. You should submit the missing information as soon as possible. The VCF cannot issue any payment on your claim until you submit the requested information.

- If the VCF requested that you submit payment information, such as an ACH Payment Information Form, you must submit the information in order for payment to be issued. If the VCF does not receive this information before sending the letter notifying you of your unreduced award, that letter will include the same request.
- If you are the Personal Representative for a deceased claim and the VCF requested revised Letters of Administration, Letters Testamentary, or other documents due to certain limitations, you may want to wait for the VCF to send you the notification of the unreduced award so you only need to go back to the state probate or surrogate's court one time. We are prioritizing notification of the unreduced awards on these claims because we recognize that in many cases, the Personal Representative is already in the process of requesting that the applicable court grant them expanded authority to collect VCF funds.
 - If you have already received your updated documents and they are unlimited, you will not need new documents from the court. You should submit the documents to the VCF and we will notify you of your unreduced award and begin processing the full payment on your claim.
 - If you received your updated documents and they have limitations, you should submit those to the VCF and we will issue payment on the reduced award up to the allowed amount. We will then send a separate letter to notify you of the unreduced award amount and that letter will include a request for updated court documents that allow the VCF to issue payment up to the amount of the unreduced award.

7. My claim is currently in the payment process for the reduced award amount. Will the payment be stopped in order to pay my unreduced award? (Added: August 27, 2019)

A. No. The payment on the reduced award that is already being processed will not be stopped. Any claim already in the payment process for the reduced award amount is continuing through the payment process in an effort to pay each claimant some amount without any additional delay. After you receive the payment on your reduced award, the VCF will notify you of your unreduced award amount and will begin processing any additional payment immediately following that notification, assuming we have the documentation required to pay the claim.



8. Will the process of paying all the claims that had reduced awards slow the process for other claims under review?

A. No. We don't expect any delays in issuing new awards. When the reductions were implemented in February, one of our primary objectives was to make sure that we would be able to issue payments on reduced awards if additional funding became available, while continuing routine claim processing with minimal interruption. You can help speed the processing of your claim by responding in a timely manner to our requests for missing information.

9. What about claims that are already in the system and under review?

A. Claims that have not yet had award decisions issued will continue to be reviewed in first-in, first out order based on the date the compensation form was submitted. Claims that are in any stage of the compensation review process will be issued a full award as the reductions no longer apply.

10. If I received a reduced award, will I be able to appeal the unreduced award?

A. No. The letter you receive notifying you of your unreduced award will not include the option to appeal the award amount. There is no basis to appeal the unreduced award if the reduced award was not previously appealed.

11. What if I have already filed my appeal on my reduced award?

A. If you appealed your reduced award and your hearing has been scheduled but not yet held, your hearing will proceed as planned. The VCF will send you a letter notifying you of your unreduced award prior to your scheduled hearing. If you decide after receiving the letter that you no longer want to appeal the award, you should contact the VCF to cancel your hearing.

If you appealed your reduced award and you are waiting for your hearing to be scheduled, the VCF will contact you to schedule your hearing. The VCF will also send you a letter notifying you of your unreduced award. If you decide after receiving the letter that you no longer want to appeal the award, you should contact the VCF and your appeal will be cancelled.

If you appealed your reduced award, and your hearing was already held but a decision on the appeal has not yet been rendered, the Special Master will determine the amount of your full, unreduced award, and any other adjustments made as a result of the appeal hearing, when rendering the decision on your appeal.

12. What if I appealed my reduced award and my hearing was deferred?

A. If you appealed your reduced award and the VCF notified you that your hearing would be deferred, the VCF has now cancelled the deferred hearing. The letter you receive notifying you of your unreduced award amount will include a new 30-day appeal period. If you choose to appeal the unreduced award, the VCF will schedule your hearing following normal procedures.

13. I recently received my reduced award letter and am still in the 30-day appeal period. What should I do? (Added: August 27, 2019)

A. You have two choices. If you want to appeal your reduced award, you should return the Compensation Appeal Request Form by the 30-day deadline and your hearing will be scheduled following our normal procedures. Once your hearing is held, the post-appeal determination will include the full, unreduced award, along with any other adjustments made as a result of the appeal



hearing. If you do not appeal the reduced award, we will begin issuing payment on the reduced amount at the end of the 30-day appeal period and you will then receive a letter notifying you of the amount of your unreduced award; that letter will not include an appeal right. The VCF will then issue a payment equal to any difference between your reduced and unreduced awards.

14. Now that the VCF has been reauthorized, will I be able to amend my claim for additional compensation? *(Updated: August 27, 2019)*

A. Yes. You may amend your claim in the future ***if your circumstances change and you have new information to provide to the VCF that you believe warrants additional compensation.*** The VCF website has important information about the specific circumstances when it is appropriate to request an amendment. For more information and examples of such situations, please refer to “Section 5 – Amendments” in the VCF Policies and Procedures document available under “Forms and Resources” on the VCF website. Please review the information carefully when deciding whether to amend your claim. If you submit an amendment, the VCF will review the new information and determine if it provides the basis for a revised decision. Under the VCF Permanent Authorization Act, any amendment to your claim must be filed by October 1, 2090, which is the current statutory deadline to file any claim or amendment.

15. I received a reduced award, and then amended my claim. Will the VCF review my amendment before issuing the notification and payment of the unreduced award amount? *(Added: August 27, 2019)*

A. No. Claims with reduced awards that have amendments pending review will receive notification of their unreduced awards, and payment of any difference between the reduced and unreduced amounts. The VCF will not review pending amendments out of order before issuing the unreduced award. The letter sent notifying you of your unreduced award will include language indicating that the pending amendment has not yet been reviewed, and will explain the next steps for the amendment.

16. Are you making any other changes related to the new law?

A. In the weeks and months ahead, there will be updates and some changes in how the VCF operates now that it is a “permanent” program. As always, we maintain our commitment to transparency, and will share these changes when they are made. We remain committed to our tradition of refining and clarifying our existing policies when it makes sense to do so in order to ensure that the VCF is operating consistent with our guiding principles, i.e., in a manner that is fair to claimants, consistent with the law, and accountable to the taxpayers.

17. Where can I get details about the new legislation?

A. The best resource for additional information is the VCF website (<https://www.vcf.gov/permanentauthorization.html>). Information has been posted to our website that explains the new law’s impact on the VCF, as well as a message from the Special Master about the immediate changes. We will continue to update the website. You may also contact our Helpline at 1-855-885-1555 for any questions you have about your claim.