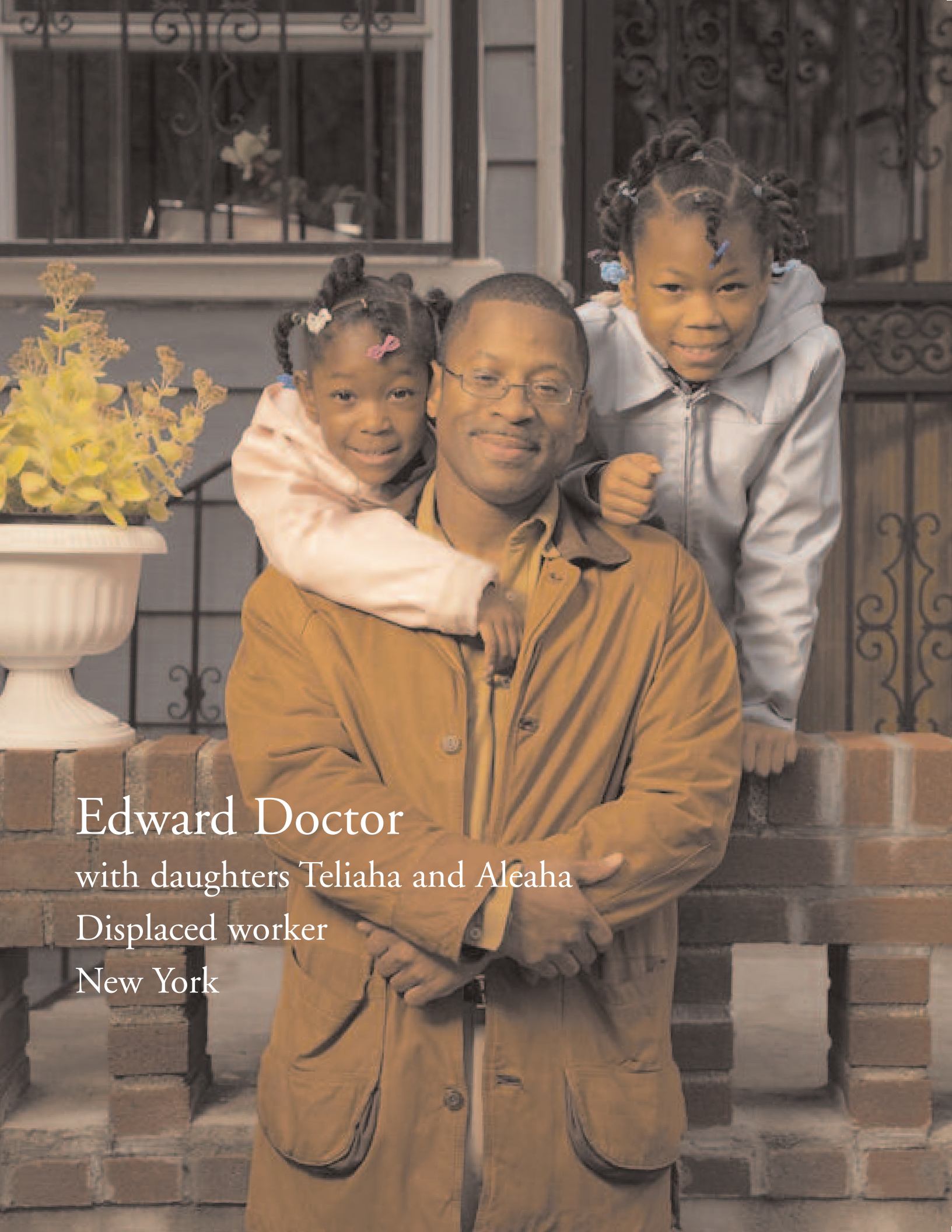


“I have had a variety of support from charities like **The September 11th Fund** that sustained me for long enough so I could learn to sustain myself again.”

— Jenna Jacobs, widow of Ariel Jacobs



Edward Doctor

with daughters Teliaha and Aleaha

Displaced worker

New York

“AFTER 9/11, I WAS MESSED UP.

I was sad, and mentally I wasn't able to focus. Financially, it was a strain.

Thank god for all the agencies.

When I started getting help I was able to give my wife a check, and that made her happy. It covered the lights, the gas, and keeping a roof over our heads. I didn't have to worry about that part.

After awhile I went to therapy, and that was good. I took my life back.

I had to get myself back because I have the kids. When I suffer, they suffer also. When you look at your kids you know you can't let them down. They're depending on you. They saw I was getting better. I was more playful. And daddy was smiling.”

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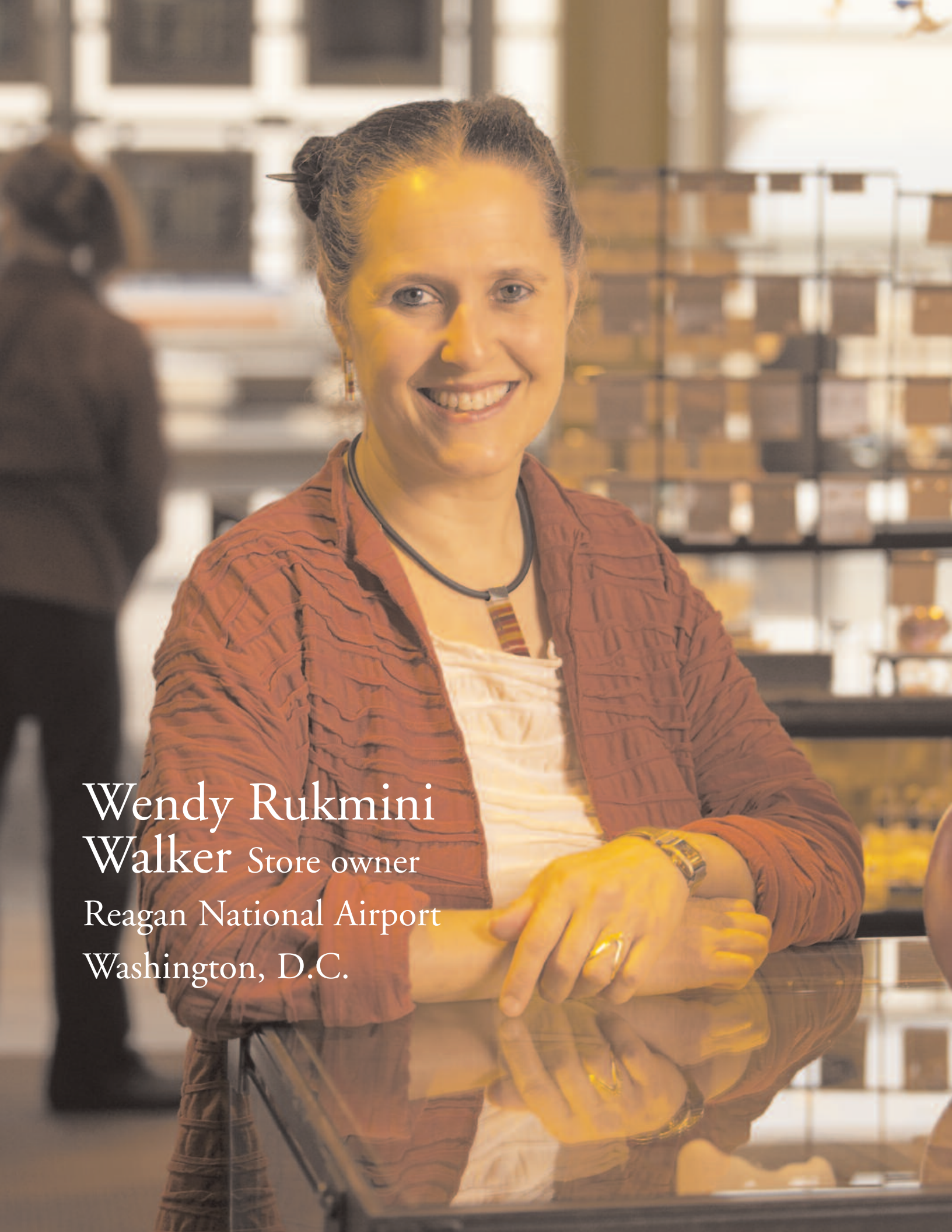
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I N D E P E N D E N T A U D I T O R ' S R E P O R T

A portrait of Wendy Rukmini Walker, a woman with light brown hair pulled back, smiling at the camera. She is wearing a textured, rust-colored cardigan over a white top, a black necklace with a colorful pendant, a watch, and a ring. Her hands are resting on a reflective surface. The background is a blurred retail store with shelves of products.

Wendy Rukmini
Walker Store owner
Reagan National Airport
Washington, D.C.

“THEY CLOSED OUR STORE

for three-and-a-half weeks and we didn't know if we'd ever open again. Our business is like a family, a little community. We had people with us for many years. We had to lay some people off, and with the help of the Fund we actually were able to rehire some of those people. That was an amazing thing. It really helped us survive.

I think it was a beautiful groundswell of help and love and support from people everywhere. Nobody saw color or race or ethnicity. People were just really caring. It's amazing that it takes the worst of times to bring out the best in people.”

IRREDUCIBLE
OVERVIEW

LETTER FROM THE CHAIRMAN AND CEO

FRANKLIN THOMAS, BOARD CHAIRMAN
CAROL KELLERMANN, EXECUTIVE DIRECTOR AND CEO
The September 11th Fund

This report tells the story of **The September 11th Fund**, from its inception on the day of the terrorist attacks until its closure, three years later.

The horrifying attacks were, of course, unprecedented, as were many aspects of the Fund: the large number of donors and generous amounts contributed; the broadly defined range of victims; the kinds of help provided; and the extraordinary number of people who helped craft programs and deliver the assistance.

The Fund was a combination of contributions made to The New York Community Trust and the United Way of New York City to help victims of 9/11. These two non-profit institutions each have long and proud histories and very different organizational cultures and traditions. Nonetheless, they joined together and did something truly extraordinary: they assigned policy and grantmaking authority for more than



half a billion dollars contributed to the Fund to an independent Board of Directors and staff. They made a commitment that the Fund would operate with complete independence and transparency, that it would not solicit donations on an ongoing

basis, that its administrative expenses would not be taken from donations, and that it would spend down its resources in a finite period of time and then go out of business.

In the first few months, the board and staff of The September 11th Fund faced very complex and difficult choices about whom to help and how best to provide aid. There was no one right answer to the questions we faced and very little in the way of similar experience to guide us. We had to find ways to reach victims

from the entire Metropolitan area, as well as those who came from other parts of the country and from many other countries. It was important to help people quickly, but also to provide aid for meeting their longer term needs; to help those most directly and immediately affected, and also address the needs of the larger impacted communities; to reach all the victims including those who do not understand English, and those whose life circumstances made them reluctant to seek assistance. We needed to create programs that were effective and also fair; and that minimized red tape, but were responsible and not duplicative of what was adequately provided by others. It was a daunting task.

We were aided enormously by the work of many volunteers including McKinsey and Company, IBM and experts like Nancy Anthony of Oklahoma City, who reinforced our understanding that cash assistance, while crucial at the early stage, was only part of the answer. Much, much more would be needed, which is reflected in the Ongoing Recovery Program described in this report. The America: A Tribute to Heroes telethon, organized by the entertainment industry 10 days after the attacks added tremen-

dous flexibility. By raising more than \$129 million for cash assistance to the victims, the Telethon helped us direct other funds to providing services.

As we collected photographs to illustrate this report, we were struck by how many people asked to be joined by others in their photo. We learned that every dollar and act of kindness touched many more people than we'd ever anticipated. We were also reminded of how every program was crafted with input from dozens if not hundreds of experts from agencies, academia, medical and other institutions. We have included some of their perspectives through columns written by guest authors.

In the last few months, as the Fund's efforts have drawn to a close, we have faced a very different set of questions and challenges, again with little precedent to follow: how to humanely but purposefully phase out financial support to organizations and clients that have come to depend on it; recover and redirect funds that have not been fully expended; and preserve the Fund's data and records for historical research while protecting the privacy of clients. While these issues have not been as emotionally wrenching as those early on, they have great significance for the hundreds of

grantee organizations we have supported, their thousands of clients, as well as those who will look to our programs and phase-out process for future guidance.

We reflect on our work of the last three years with a mixture of sadness, pride and gratitude. There is sadness about the attacks and all the horror and damage they caused that will never fully go away. The September 11th Fund and the agencies we supported have done our best to help as many victims, their families and affected communities as possible. But we could not help everyone, or end the pain for anyone.

We are proud of our grantee organizations for their energy and creativity in shaping and administering programs of assistance, and of the vision, commitment and determination of our Board in

fulfilling our mission and bringing our work to an orderly close.*

Above all, we are profoundly grateful to our founders, the United Way of New York City and The New York Community Trust, for their vision in creating The September 11th Fund and their dedication and perseverance in seeing it through to its conclusion, and to the individuals, businesses and foundations that trusted us with their contributions. We hope these pages effectively record the many ways in which our donors have made it possible to ease the impact of one of our nation's most terrible tragedies. What it cannot reflect is how much we, who had the privilege of serving, have been changed and enriched by the experience.



** Our sponsors have accepted our Board's recommendation to create a small closeout committee to address administrative matters that remain over the coming months.*

GRANT SUMMARY

SUMMARY

From September 2001 through December 1, 2004 the Fund received more than \$534 million in contributions and interest income and awarded 559 grants totaling almost \$528 million. Of the total amount granted, more than \$260 million provided financial assistance and almost \$191 million provided services to individuals and families, more than \$66 million provided services to help businesses and communities rebuild and almost \$10 million helped with rescue and recovery efforts. Remaining funds are earmarked for the completion of promised services, community revitalization and other projects.

FUNDS RECEIVED

THE SEPTEMBER 11TH FUND	\$399,379,000
THE SEPTEMBER 11TH TELETHON FUND	129,076,000
INVESTMENT INCOME	5,761,000
(THROUGH 10/31/04)	
TOTAL	\$534,216,000

TOTAL GRANTS AWARDED

TOTAL	\$527,919,498
(GRANT REFUNDS \$7,915,000)	

NUMBER OF GRANTS

TOTAL	559
-------------	-----

GRANT SUMMARY

CASH AND SERVICES TO INDIVIDUALS & FAMILIES

	<i>Amount Granted</i>	<i># of Grants</i>
CASH ASSISTANCE	\$260,865,502	82
EMPLOYMENT ASSISTANCE	85,980,022	56
HELPING PEOPLE GET HELP	37,518,986	140
HEALTH CARE	36,072,109	31
MENTAL HEALTH & COUNSELING	19,454,571	53
LEGAL & FINANCIAL ADVICE	11,801,405	37
TOTAL	\$451,692,595	399

HELPING COMMUNITIES

	<i>Amount Granted</i>	<i># of Grants</i>
REBUILDING	\$54,064,968	75
CHILDREN & YOUTH	10,926,882	22
ANTI-BIAS EFFORTS	<u>1,424,340</u>	<u>8</u>
TOTAL	\$66,416,190	105

RESCUE & RECOVERY

RESCUE & RECOVERY	\$9,810,711	55
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THE SEPTEMBER 11TH FUND

Board of Directors

FRANKLIN THOMAS *Board Chairman*

CAROL KELLERMANN *Executive Director and CEO*

LARRY MANDELL *President, United Way of New York City (Ex Officio)*

LORIE SLUTSKY *President, New York Community Trust (Ex Officio)*

JOSHUA GOTBAUM *Former Executive Director and CEO*

BRUCE L. BALLARD

JOHN H. BIGGS

STANLEY BREZENOFF

SAMUEL C. BUTLER

CALVIN O. BUTTS, III

KASSIE CANTER

C. LOU CLEMENTE

ERNEST J. COLLAZO

JAMES E. COPELAND

JILL M. CONSIDINE

FRED DAVIS

RALPH DICKERSON

ABIGAIL DISNEY

CHARLOTTE MOSES FISCHMAN

MARTIN D. FRANKS

GARY GINSBERG

THOMAS S. JOHNSON

ROBERT M. KAUFMAN

SHELLY LAZARUS

BARBARA SCOTT PREISKEL
(*Deceased*)

ROSSANA ROSADO

ANNE P. SIDAMON-ERISTOFF

WILMA ("BILLIE") S. TISCH

LULU C. WANG

CARL WEISBROD

EILEEN WHELLEY

THE SEPTEMBER 11TH FUND

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STEVEN COHEN

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ERIN MARTIN

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CONNIE RUBIN

ROBERTA SAMET

CRISTINA SLATTERY

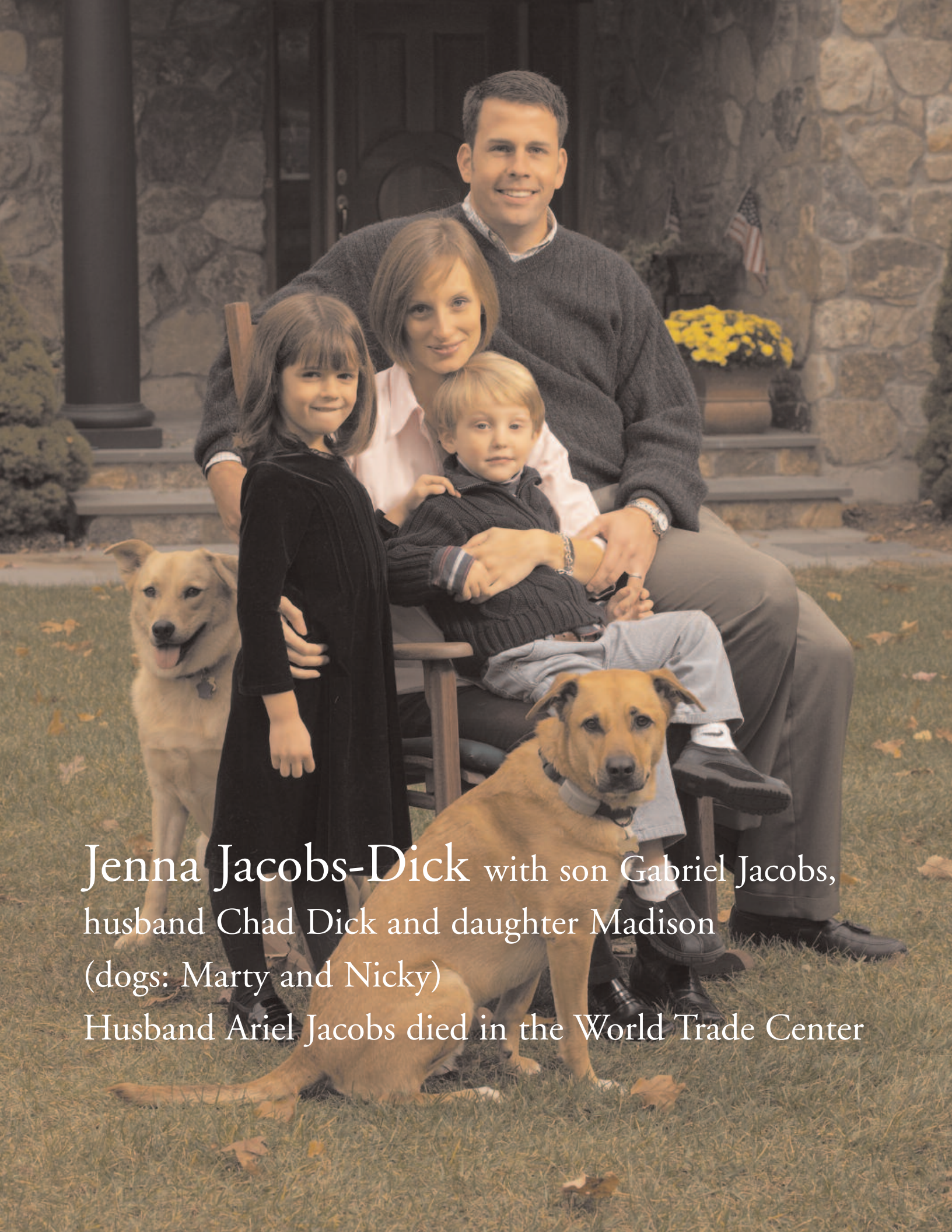
AMY STURSBURG

JENNY TSANG

ANGIE WANG

NADINE WEISS

TIMOTHY WU



Jenna Jacobs-Dick with son Gabriel Jacobs,
husband Chad Dick and daughter Madison
(dogs: Marty and Nicky)
Husband Ariel Jacobs died in the World Trade Center

“THE OUTPOURING OF

kindness from strangers was the most remarkable part of this entire journey. And it's the part that I would most like to see continued. That's why I started September Smiles*. We're trying to channel the kindness of strangers to people that need that kindness.

I'm really different now. I'm more discerning in my priorities. 9/11 brought a lot of perspective and made me decide what it is I really want to do. And how to honor my life and my husband's life by using my own.”

**September Smiles is a resource for families facing the unexpected loss of a spouse, offering moral and practical guidance. It is a volunteer organization founded by women who lost husbands in the tragedy of 9/11 and gave birth in its wake.*

IT WAS A BEAUTIFUL CRISP CLEAR DAY

On September 11, 2001 the Fund was started. On December 31, 2004 it ceased operations. What follows is the story of The September 11th Fund's creation and the difficult process of deciding whom and how to help. The recollections are the words of some of the people who founded and administered the Fund as recorded by The September 11 Oral History Project of Columbia University. Their words have been woven together to provide a glimpse into the inner workings of one of the largest disaster recovery efforts in the nation's history.

QUOTATIONS ARE FROM:

Lilliam Barrios-Paoli
Former Senior
Vice President
United Way of
New York City
(LP)

Joyce Bove
Vice President
The New York
Community Trust
(JB)

Stephen Cohen
Grant Consultant
The September
11th Fund
(SC)

Ralph Dickerson
Former President
United Way of
New York City
(RD)

Suzanne Immerman
Deputy Director
The September
11th Fund (SI)

Carol Kellermann
CEO
The September
11th Fund
(CK)

Jeanine Moss
Communications Director
The September
11th Fund
(JM)

Lorie Slutsky
President
The New York
Community Trust
(LS)

Franklin Thomas
Chairman
The September
11th Fund
(FT)

I was sitting at my desk doing paperwork. I guess it was about nine o'clock. And I got a phone call from my younger brother who lives and works in New Jersey, and he said, "There's a lot of smoke coming out of the World Trade Center."

(LS)

There was some combination of this giant cloud of smoke and the void. Just this astonishment that this cityscape that I had grown up with and known forever, was gone.

(SC)

People were stopping, pulling over to one side. And somebody said, "I think an airplane hit it." And I said to myself, "Boy, some of those people are going to have to go through what I went through." (Dickerson's daughter was killed on September 8th, 1994 in an airline crash).

And tears came down because I thought about what they would feel."

(RD)

I called my colleague Ralph Dickerson, and he said, "My senior staff and I are just talking about it. Why don't you come down and join us?" We thought about other tragedies we had seen. We thought about Columbine (High School). We thought about Hurricane Andrew. We thought together we could pool our expertise to sort through the dimensions of the tragedy. And we agreed to create The September 11th Fund, jointly. (LS)

Our mantra at the time was "people first, paper second." (JB)

There were banks of telephones in New York City taking calls. The McKinsey people were working with us. IBM set up the first website. (LP)

I think there was this gray area, because who's a victim? If someone in your family got killed or hurt, you're clearly a victim, wherever you live. But there was this sense of the closer you were to Ground Zero, the more likely you were to be traumatized.

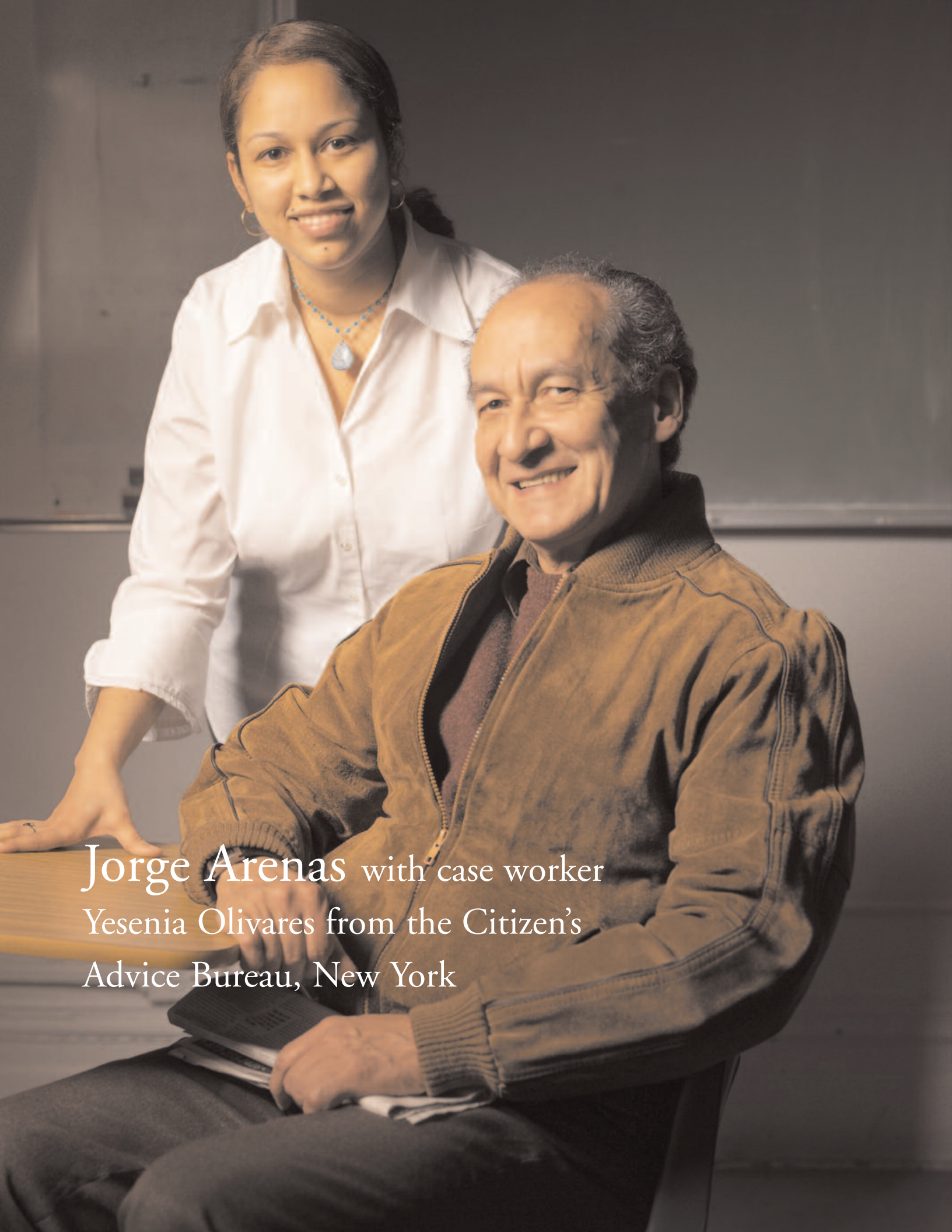
(SC)

Our programs were intended to turn victims into survivors. They were intended to help people manage their lives and sort through the bureaucratic maze.

(JB)

Some of them didn't know where they were going to sleep. Sometimes they wanted money. They wanted to know what to do. Their loved one had died and they needed the bank accounts and access to money, so they wanted help with legal problems. They needed to identify relatives.

(JB)



Jorge Arenas with case worker
Yesenia Olivares from the Citizen's
Advice Bureau, New York

"I'M 61 YEARS OLD and originally from Colombia. I was at the World Trade Center on September 11th, and ran from the building while things were falling. I worked as a shoemaker for the last 20 years, and I don't speak much English.

At first I felt helpless. I didn't know where to go. After receiving help from The September 11th Fund I have felt a lot of support. The September 11th Fund employment program helped me get a full-time job again as a shoemaker.

I still struggle with emotional problems, but I continue working. Every so often I come to The Citizen's Advice Bureau office because talking makes me feel stronger to keep dealing with life."

- Through an interpreter

IN
IS
NS

PLANNING FOR THE UNKNOWN

LORIE SLUTSKY, PRESIDENT
The New York Community Trust

When I saw the smoke billowing out of the World Trade Center I knew that there were going to be **catastrophic implications** for the City, and that the philanthropic community would want to help.

In a time of crisis, Americans give generously. I considered what organizations could capably accept contributions and spend them wisely.

I knew that The New York Community Trust could be very useful in this situation considering our 80 years of working with donors and making grants to non-profits in New York City. I also knew that the United Way of New York City is effective in collecting donations from the public and businesses and working with community agencies.

So on the afternoon of September 11th, United Way's CEO, Ralph Dickerson, and I got together and agreed to launch a joint effort that would combine the complementary knowledge, skills and relationships of our organizations to accept donations

and sort through the dimensions of the tragedy.

We didn't know what the nature and magnitude of the issues would be, but we were certain that we should plan for an unknown future. In all my years of experience, I have never had problems making grants from a broadly defined fund, whereas a narrowly defined one can restrict the ability to meet unanticipated needs and remain true to donor intent.

Because of this, we made the mandate of The September 11th Fund deliberately broad: to help meet the immediate and longer-term needs of victims, families and communities affected by the attacks.

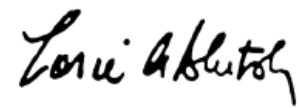
While we were committed to collaboration, we also needed to transcend the cultures and operating methods of

each of our two organizations. Not wanting to create a new non-profit, The Trust and United Way Boards delegated authority over the Fund to an independent board and staff. We were more than fortunate that Frank Thomas agreed to become chairman of the board, and that a competent, compassionate board of business and civic leaders stepped forward to be actively involved.

Because our daily business is supporting competent, reliable agencies throughout the city, we were able to make educated, if painful, grant

decisions quickly. And because we had a broad mission, we could support many organizations meeting a broad range of needs.

The experience of the network of agencies that responded so rapidly, and the philanthropic community that supported them, made it possible to direct the world's generosity where it was most needed after September 11th. They will stand us in good stead to respond to the challenges to come.

A handwritten signature in black ink, reading "Loni Abutay". The signature is written in a cursive, flowing style with a large initial "L".

We decided on seven areas of need based on our understanding of the community and how to respond. Then we developed and signed a set of emergency guidelines for operation, which both of our boards approved through resolutions suggesting how we would make grants and under whose authority.

(LS)

What is clear to me from the work I do is that not everything that needs to be done is obvious on Day One.

(LS)

Between September 11th and September 16th we met with over 300-400 groups. We had evening meetings, morning meetings, weekend meetings. It was quite extraordinary the needs that were identified.

(JB)

Looking back on it, the Fund got so much money because people wanted to help people rebuild their lives and communities. There was a pretty clear indication from surveys that the donors trusted this body to make wise decisions about the use of the money, and that judgment included taking into account what others are providing, to what group of victims, and finding and filling the gaps.

(FT)

We agreed that the expenses of the board and its staff would not be drawn from any of the donations that were raised for the victims.

(FT)

We did donor surveys. We got tons of letters and emails. Did we meet every expectation of every donor? No, I'm sure we did not. Did we remain true to what we said we were going to do if you gave us your money? Yes, we did.

(JM)

THINKING OUTSIDE THE BOX

JOSH GOTBAUM, FORMER CEO
The September 11th Fund

By the time I became its **first director**, The September 11th Fund had already chosen its chairman, received more than \$100 million in pledges and, using the overtime service of The New York Community Trust and United Way of New York City staffs, made 14 grants.

It was like becoming the pilot of a plane that's already taken off.

Or maybe a rocket. The pressure was intense. Thousands, perhaps tens of thousands were in need. We knew many different people and institutions scattered all over the world had many different needs but we didn't know who they were—nobody had a list. Individual charities were doing the best they could to help, but coordination was ad-hoc and decentralized. Millions of dollars in contributions were flowing in from the telethon and all over the world. And hundreds of reporters were looking for scandals.

It seemed a blur. We had to hire staff, negotiate space, begin preparing our

new board for the decisions they would make, negotiate with various United Way organizations and review and modify grants that had already been made. We had to quickly learn about the victims, what was already being done, where the “gaps” were, and design new grant programs to fill them. All at once.

The board was terrific. Like all of us, they wanted to help—and like everyone else, they probably had no idea how difficult it was going to be. From our first meeting, they were forced to make a series of important, invariably controversial decisions: Should we help displaced workers, too? (Yes) From Washington, DC as well as NY? (Yes)

From other cities or from New York away from Ground Zero? (No, not enough resources and too hard to justify as fair). How far away from Ground Zero? (We started at Canal Street and then, after economic study, included parts of Chinatown). Even though potentially available government funds hadn't yet arrived? (Yes).

Perhaps hardest was deciding how to help. Many needs were clearly being met by others—did that mean we should reduce our own help? Should cash assistance be less for those who weren't in “need” so we could provide mental health counseling or job training for the more desperate? If we focused on “filling the gaps” we could help many who otherwise wouldn't get aid. But there were risks, too: spending less on the most visible needs might alienate donors, and would certainly be attacked by the media. Fortunately, our donors were as broad-minded as they were generous. The media were another matter: the unprecedented help rapidly provided by charities quickly ceased to be “news”; instead, they wanted scandal and for a while no accusation seemed too far-fetched.

Some of the greatest challenges were reserved not for the board or me, but for the staff. Once we decided what needed to be done, they had to find and fund organizations that could respond professionally, reliably, and accountably—and do so for people from Syosset to San Francisco. This required some unconventional grantmaking. Sometimes we funded different non-profits in different places, but set common standards for fairness. Or we funded several non-profits in the same place, to encourage competition and offer victims a choice. And sometimes we funded a non-nonprofit, contracting with business to provide help efficiently and at lower cost.

Grantmaking is always creative, and I hope United Way and The New York Community Trust take deserved pride in their “art”. In the face of an unprecedented disaster affecting many different people in many different places, they rose to the occasion. Some of the Fund's methods were by necessity unconventional, but thousands are better off as a result.

A handwritten signature in black ink that reads "Josh Gotbaum". The signature is fluid and cursive, with a large loop at the end of the last name.

Josh Gotbaum
(first CEO of the
Fund) would say,
“I’ll guarantee you
that somewhere in
Nebraska there’s a kid
who meets the very
same definition. So
how can we serve the
kid in Queens, but not
the kid in Nebraska?
We can’t open up this
benefit to the United
States of America, so
let’s go back to a
narrower definition
of who actually got
hurt by this thing.”
(SC)

We said from the
beginning, “There
is suffering because
you’ve lost your rela-
tive. There’s suffering
because you lose a
job. There’s suffering
because you lose
your community.
(LP)

You have to be consis-
tent and fair, and you
have to be faithful to
the donors. The goal
of a foundation or a
philanthropy is to be
wise, effective, and fair.
(CK)

CHALLENGES FOR THE CHARITIES

ELIOT SPITZER, ATTORNEY GENERAL
State of New York

The tragic events of September 11th resulted in **unprecedented contributions** to New York's relief organizations and created new challenges for the charities.

Many of the relief agencies were confronted with the daunting task of responding to an enormous volume of requests for assistance and administering funds in amounts far in excess of any they had ever received. Charities were challenged to define their aid eligibility requirements, balance concerns for accountability with the importance of protecting families' privacy, identify and reach the populations they wished to serve promptly and mobilize thousands of people who volunteered their services.

As the Attorney General of the State of New York, I am charged with overseeing charities that solicit funds from New Yorkers and charities that are created, hold assets or conduct activities in New York. I, too, was faced with new challenges.

Immediately after the attacks, victims and their families contacted my office seeking sources of aid and raising concerns about cumbersome and duplicative procedures for securing assistance. Likewise, contributors contacted us in search of information about charities to which they might contribute.

While I recognized the need of victims and their families to get quick relief with minimal red tape and the public's need for information, it was important to avoid fraud and waste, work toward equity in the distributions and guard against any victim "falling between the cracks." On September 26, 2001, I convened a meeting of major relief organizations to begin discussing how to achieve those goals.

Initially, many of the charities raised practical barriers to cooperation, including different application

procedures, concerns for maintaining privacy, and inadequate staffing to coordinate relief efforts. With the understanding that unprecedented events warranted a new response by relief agencies and with the assurance that the privacy of client information would be protected, many of the charities ultimately agreed to work cooperatively.

During this time, I was approached by the CEO and Chairman of The September 11th Fund. They, too, shared concerns about coordination and making it easier for victims to receive aid, and promised to require the agencies with which they worked to collaborate.

By November 1, 2001, we assembled a pro bono team of private sector firms—McKinsey & Company, IBM, SilverStream Software, Qwest Communications and KPMG—to help the charities coordinate their efforts, avoid duplication and ensure fairness while protecting the confidentiality of their clients.

The September 11th Fund, the American Red Cross, the Salvation Army, and Safe Horizon, which together accounted for approximately 80% of

the funds distributed, were fundamental in spearheading the collaborative nature of the charitable response. On December 14, 2001 these groups and ten others created the 9/11 United Services Group (USG), which created and maintained a shared database of victims and assigned service coordinators to those receiving assistance. USG reported that during its two and one-half years of operations, it coordinated the work of approximately forty relief agencies that served over 80,000 people and provided case management services to 20,000 individuals.

Response to the needs created by the unparalleled events of September 11 required those involved to “think outside the box” to deliver relief services faster and more efficiently. In the future, relief organizations will be able to duplicate and improve on the USG model and its technology. While we all hope that we will never again be called upon to respond to a similar disaster, the experience and precedent of 9/11 will stand us in good stead should such a response be necessary.

A handwritten signature in black ink, appearing to read "Chris A.", with a stylized flourish at the end.



Yuet Ning Ng
Seamstress, Narciso Rodriguez
New York

“I WAS SCARED, AND I LOST

my job. I used to work in a garment factory. It was difficult to find a new job. The Fund helped me train for a new job using the skills I already had. Now I work for a fashion designer. This dress will be in the window at Barney’s!”

ACROSS THE NATION
AND AROUND THE WORLD

WHO HELP

► Immediate and extended family members of those who died on September 11, 2001. ► People physically injured on September 11, 2001 and their family members. ► People who worked at or in the vicinity of the World Trade Center who lost a job or at least 30% of their income. ► People who worked at Ronald Reagan National Airport who lost a job or at least 30% of their income. ► People who lived South of Canal Street in Manhattan on September 11, 2001 for whom access to their homes was disrupted. ► People evacuated from the World

ED

Deciding who would be eligible to receive assistance from The September 11th Fund's programs was one of the most difficult early challenges. Eligibility guidelines were developed to target resources where they could be most effective and align with donors' intentions. The principle was to help people whose lives and livelihoods were seriously disrupted because of loss of life, injury, or government action. Therefore, individuals were eligible for cash assistance and other services if they were:

Trade Center area (south of Chambers St.), or the Pentagon, and their family members. ► People who worked in the World Trade Center area (south of Chambers St.), or at the Pentagon, but were not present at work on September 11, 2001, and their family members. ► Rescue and recovery workers officially deployed to the Ground Zero, Fresh Kills, Pentagon, and Shanksville, Pennsylvania disaster sites, and their family members. ► A child and/or the family of a child who attended a school south of Canal Street and in Chinatown.

ACROSS THE NATION AND AROUND THE WORLD

The terrorist attacks claimed the lives of 2,973 (figure does not include the 19 hijackers) people from 800 cities and profoundly affected citizens across the country. The September 11th Fund provided assistance to victims and surviving families no matter where they lived, reaching people in 41 states and 16 countries.

THE WORLD TRADE CENTER

The World Trade Center attack resulted in profound losses. Along with the 2,749 people who lost their lives, the hundreds severely injured, the tens of thousands who lost jobs, and the thousands displaced from their homes, the attacks caused an estimated \$54 billion in physical and economic damage to lower Manhattan. In addition to helping victims and families, the Fund contributed to the rescue and recovery effort at Ground Zero and to communities where thousands of small businesses and non-profits sustained damages or lost revenue.

THE PENTAGON

The terrorist attack on the Pentagon claimed the lives of 184 people and severely injured 88 others. While the

government and airlines provided significant help to their families, the Fund provided a grant to the United Way of the National Capital Area to offer additional cash assistance and counseling services. The Fund worked with the Community Foundation of the National Capital Region, the Red Cross and Northern Virginia Family Services to ensure that all those affected by the Pentagon attack received the help they needed. The Fund also supported an initiative to help small businesses and unemployed workers at Ronald Reagan National Airport, which was shut down for weeks following the attacks causing widespread economic loss and unemployment.

SHANKSVILLE, PA

Flight 93 crashed in Shanksville, Pennsylvania, claiming the lives of 40 passengers and airline employees. The Fund provided assistance to local disaster responders, reimbursing them for damaged equipment. In addition, families of those who lost loved ones were able to attend memorial services in Shanksville.

We worked with the United Way of the National Capital Area and the Community Foundation in Washington, D.C. to get their advice on what was happening on the ground there, what the needs were, what the emergency response was, what the different populations were that were impacted.

(SI)

We all knew that people would get settlements but it took time to fall in place and every month people were getting bills. And the last thing you wanted was for people to face evictions or lose their homes, or kids not being able to continue their education.

(LP)

Among the most interesting programmatic work you'll see is not the cash so much, but the mental health program. The health program. It's the job-training program. When you think about it, I don't know who would be able to stand up and say that they had all of that in mind at the time the fund was created.

(FT)

FROM EMERGENCY ASSISTANCE
TO THE ONGOING RECOVERY PROGRAM

WITHIN THE FIRST SIX MONTHS OF THE ATTACK

► 80,000 people who lost jobs got information, received training, career counseling and placement services to help them get back to work. ► 20,000 people received specialized counseling and/or referrals for mental health care. ► 20,000 people got help applying for the government's disaster Medicaid program. ► 10,000 people received free legal advice and representation. ► More than 343,000 hot meals were served to rescue workers. ► More than

THE MONTHS TACKS:

7,000 boxed dinners were delivered to seniors too frail or ill to evacuate their homes. ► Ambulances and fire trucks belonging to volunteer corps were repaired or replaced. ► Emergency personnel exposed to toxins at the World Trade Center site received necessary equipment. ► Workers at Ground Zero received more than 4.3 million pounds of food and supplies. ► 10,000 volunteers were trained and deployed to participate in the recovery effort.

FROM EMERGENCY ASSISTANCE TO THE ONGOING RECOVERY PROGRAM

The September 11th Fund was established on the day of the terrorist attacks by The New York Community Trust and United Way of New York City to meet the immediate and long-term needs of victims, families and communities. The Fund worked by making grants to non-profit organizations and agencies with the expertise to meet a wide range of needs fairly, efficiently and accountably.

THE EMERGENCY RESPONSE

The Fund made its first emergency grant within 13 days of the attacks. Cash assistance, grief therapy, legal counseling, job assistance, and other services were immediately made available. Rebuilding funds were granted to non-profits and small businesses in affected communities. The Fund made grants to cover the cost of food, equipment and supplies and reimbursed dozens of non-profits that incurred expenses in the rescue and recovery effort.

THE ONGOING RECOVERY PROGRAM

While immediate needs were being met through the emergency response program, the Fund was also planning its Ongoing Recovery Program, a framework for meeting the longer-term needs of the victims, families and communities directly affected by the attacks. This program was designed to give people more choices about where and how to get help, and make it easier for them to get it. These programs are described in detail in this report.

Ongoing assistance was coordinated with government and other charities to obtain necessary resources and help those who might otherwise "fall through the cracks". The September 11th Fund, for example, chose to provide assistance to more than one family of a victim (from a first marriage, for example), and to elderly parents who were not technically dependents, but who were receiving help with rent or mortgage payments.

CASH ASSISTANCE PROGRAM

TOTAL NUMBER OF PEOPLE ASSISTED

More than 45,000 individuals received checks supporting more than 100,000 people.

TOTAL AMOUNT GRANTED

\$261 million

The Fund created two programs providing cash assistance to victims of the tragedy: the "emergency" program and the "cash assistance" program. Both provided immediate financial support to surviving family members and financial dependents of those killed, the severely injured, and dislocated workers and residents in lower Manhattan. The programs provided "bridge" support until other known, larger sources of financial assistance would become available. Up to \$20,000 was available per family or for each direct financial dependent of someone who died; up to \$20,000 per person for those injured; up to \$10,000 per person for residents; and up to \$4,000 per person for dislocated workers.

EMERGENCY CASH PROGRAM

11 days after the tragedy, Safe Horizon began writing checks on the spot at Pier 94, in anticipation of the Fund's approved grant.

CASH ASSISTANCE PROGRAM

Announced in December 2001, this program anticipated the needs of affected individuals based on information gathered during the emergency phase, and created a formula for providing assistance without requiring additional paperwork.



Terry Shaffer

Volunteer Fire Chief, Shanksville

Volunteer Fire Department, Shanksville, PA

“THE OLD TRUCK WAS A 1974

Chevy. It was gas, not diesel. It only held half the water of this one and only pumped 500 gallons a minute. This one pumps 1,750 gallons a minute. The old truck was rusting out very badly, but it served all through 9/11.

There was a lady here with FEMA (Federal Emergency Management Agency) and I was thinking that they're going to give us some funds. But she was really here to see the memorial. So I jokingly said why I thought she was here, and she felt terrible that nobody had given us financial assistance. She said she knew about The September 11th Fund in New York, and she put us in contact. So one thing led to another and I got the application filled out. The Fund gave us some of the money we needed, and this is the truck we bought to replace the old one.”

ADDITIONALS

THOSE WHO GAVE

LARRY MANDELL, PRESIDENT & CEO
United Way of New York City

The **human spirit** manifested itself in the quietest but most meaningful ways following the attacks on September 11, 2001.

Within minutes of the attacks, individuals, corporations and organizations from around the world began calling and e-mailing United Way of New York City to offer support. That same day, we announced the establishment of The September 11th Fund, in partnership with The New York Community Trust, as the vehicle through which the world could help.

From the first-grade class in Covington, Tennessee that donated proceeds from a bake sale to corporate powerhouses like IBM and Microsoft that within 24 hours built a sophisticated website platform for processing donations – each act was inspiring. It is impossible to give due respect to all of those who stepped forward to provide unparalleled support. In all, more than two million individuals from all 50 states and 150 countries made donations totaling more than half a billion dollars.

Employees from the largest corporations to the smallest mom-and-pop shops banded together to make extraordinary contributions. We received checks, money orders and credit card donations from the farthest corners of the world in all currencies – and banks waived their processing fees for us.

McKinsey & Company provided a team of consultants on site who helped create an emergency financial management plan that was highly transparent and accountable. With the help of our corporate partners, we were able to effectively manage ten times the number of donations in three months than we normally handle in one year. United Ways across the country led fundraising efforts and offered assistance. Community foundations in dozens of cities did the same.

Thousands of people volunteered their time and talents. We responded to an

average of 5,000 calls and emails per day in the first six weeks after the tragedy. Celebrities such as George Clooney spoke up for our work. Famous artists and writers created and sold works and donated 100 percent of the proceeds to our efforts. People sent boxes of teddy bears for children and cases of dog biscuits for the rescue dogs. Mailbags full of children's drawings depicting the tragedy and the recovery were delivered by staff and volunteers to memorial sites, hospitals,

police precincts and firehouses throughout the city.

Only because of these acts of volunteerism and philanthropy by countless individuals, corporations, non-profits, and the untiring efforts of our professional and support staff who worked around the clock, did The September 11th Fund succeed in creating a support network for those who lost so much.

A handwritten signature in black ink, appearing to read "Laurie R. Anderson". The signature is fluid and cursive, with a long horizontal stroke at the end.

It was a huge amount of money. And we knew that managing the public's expectations about how quickly this money would be spent, about how wisely it would be spent, about why there might be a reason not to spend all of it right away, was going to be a very complicated and difficult undertaking.

(SC)

I think if you create any super-entity like this, it ought to have a sunset provision. It is a temporary interface between those who generate funds and those who really are best equipped to administer those funds and services.

(FT)

The Ongoing Recovery Program was much larger than the emergency effort: Multi-million dollar programs designed in-house with a set of benefits, with a defined class of eligible applicants: health and mental health programs, outreach programs, financial-assistance programs, and a workforce development program.

(JB)

AMERICA: A TRIBUTE TO HEROES TELETHON

MARTIN D. FRANKS, EXECUTIVE VICE PRESIDENT, CBS
AND BOARD MEMBER, *The September 11th Fund*

Like most Americans, leaders of the broadcast networks, the entertainment industry, and many performers reached out to help the country respond to the tragedies in New York, Washington and Pennsylvania.

A remarkably complex yet cooperative effort became, 10 days later, on September 21st, "America: A Tribute to Heroes," a national telethon broadcast simultaneously on ABC, CBS, FOX and NBC, 30 broadcast and cable networks, the internet and AOL, 8,000 radio stations, and the Armed Forces Radio and Television Networks.

Many artists performed and more did their part by answering phones and taking pledges. Millions of everyday Americans contributed a staggering \$129 million to help the victims recover.

By providing almost half of the money distributed by The September 11th Fund in direct cash assistance to victims, the Telethon contributors helped make The September 11th Fund a remarkably flexible and resourceful entity. The Fund

not only served as "first provider" of emergency cash for victims, but as a long term supporter of physical and mental health care for thousands.

Each network designated one member of The September 11th Fund Board of Directors. ABC was represented by Abigail Disney, FOX by Gary Ginsberg, NBC by Eileen Whelley, and I was fortunate to fill the CBS seat. The three years that followed were heartbreaking, yet inspiring; complex, yet clarifying; frustrating, yet satisfying.

As The September 11th Fund comes to the end of its remarkable yet brief existence, all associated with "America: A Tribute to Heroes" should be proud of their foresight and generosity.



A NEED TO HELP

LORI HRICIK, EXECUTIVE VICE PRESIDENT, HEAD OF TREASURY SERVICES
JPMorgan Chase

On September 11, 2001, an incredible and tragic terrorist assault **against the entire world** erupted right outside my office window.

The site of the former World Trade Center buildings is just blocks away from one of JPMorgan Chase's major downtown Manhattan locations.

The enormity of this situation spurred us to shift from horrified observers to willing volunteers. Employees sprang into action offering assistance, shelter, water and telephones. Space in the building became a triage unit for the wounded. We were on the front lines of an unimaginable situation, driven by a need to help.

Our response quickly grew into a global initiative. Offices began blood drives; employees donated millions to disaster relief efforts and collected and distributed millions more from customers in our retail branches.

The September 11th Fund was committed to having cash assistance delivered to the victims and the families during the 2001 holiday season. JPMorgan

Chase gladly donated its services, and began working on this project on December 11th. Employees from nine different businesses worked weekends and gave up vacation time to set up accounts, transfer funds, and develop customized check designs. Twenty thousand checks totaling more than \$76 million were printed, placed in envelopes and delivered to the post office on December 24th.

I am proud of the response from JPMorgan Chase. Those individuals who gave selflessly of their time for days on end may not wear uniforms, but their efforts certainly made a huge difference for the families and victims of that terrible tragedy.



A portrait of Jerry Fortunato, a man with short dark hair and light blue eyes, wearing a dark button-down shirt. He is leaning forward, looking directly at the camera with a slight smile. The background is a blurred office setting with a computer monitor visible on the left.

Jerry Fortunato Chief Operating
Officer, Anti-Aging Medicine Associates
New York

“ I WAS UNEMPLOYED

after September 11th and unable to find a job for a good year. I learned that The September 11th Fund could help, and enrolled in a program with a technology bent—specifically web design, programming, project management and e-business. While I was going to school, I was hired as a consultant by ‘Anti-Aging Medicine Associates’ to develop a software program and institute an e-commerce website.

It made me feel productive because I was going to school and acquiring skills and then I was able to use those newly acquired skills in a business environment to create value. Not only that, after I graduated I started full time and since then it’s been a huge success. Now I’m chief operating officer. The Fund helped me achieve my dream job.”

HEB
PIN
G

HELPING PEOPLE GET HELP

TOTAL NUMBER OF PEOPLE ASSISTED

More than 100,000

TOTAL AMOUNT GRANTED

\$37.5 million

Though hundreds of funds were created and thousands of charities offered assistance, it wasn't easy getting access to the billions of dollars in charitable and government aid that was available. In addition, coordination was essential to avoid duplication and ensure that victims received help as quickly as possible. In answer to these problems the Fund spent millions to coordinate assistance, and help people learn what was available to weave together a safety net for themselves and their families.

A nationwide outreach effort was mounted that included a 24-hour toll-free hotline, a web-based assistance guide, multiple websites, publicity, advertising and public service announcements. Daily information sessions were conducted in English, Spanish and Chinese throughout the five boroughs of New York City. Hundreds of personal service coordinators helped families, displaced workers and residents one-on-one. In addition, the

Fund supported the 9/11 United Services Group (USG) an organization created to maintain a database of victims and coordinate the efforts of 40 charities. USG ensured that agencies talked to each other so people in need would not fall through the cracks.

PROGRAM HIGHLIGHTS

- ▶ Hotline staff responded to more than 200,000 calls since 9/11; during peak periods, volume reached 400 calls per day.
- ▶ 19,966 people used caseworkers to access benefits and services.
- ▶ 17,688 people attended 1,207 Information sessions.
- ▶ Ads were placed in 70 papers in 17 languages. More than 1 million ethnic New Yorkers became aware of charitable programs in their native tongue including Spanish, Chinese, Greek, Korean, Russian, Bangla, Hindi, Urdu and Arabic—among other languages.
- ▶ The Advertising Council distributed important emergency messages including 12 TV Public Service Announcements (PSAs), and one radio PSA worth \$89.8 million in advertising time and space.

LEGAL ADVICE

TOTAL NUMBER OF PEOPLE ASSISTED

20,780 people counseled

TOTAL AMOUNT GRANTED

\$11.8 million

In addition to managing the crushing emotional pain of losing a loved one, a job or a home, many people found themselves suddenly in need of legal assistance. Whether settling an estate, procuring death certificates, getting access to public and private benefits, managing child custody issues, applying to the Federal Victim Compensation Fund, or avoiding eviction, legal expertise was essential. September 11th Fund grants provided free legal advice and assistance for victims of the attacks, at the Family Assistance Centers and at locations throughout New York and New Jersey. More than 20,000 victims received free legal support, and 1,745 cases were brought to the Federal Victim Compensation Fund thanks to September 11th Fund supported lawyers.

PROGRAM HIGHLIGHTS

- ▶ Victims' families received an estimated \$2.1 billion from the Federal Victim Compensation Fund with help from Trial Lawyers Care (TLC), a national organization created after 9/11 and supported by the September 11th Fund. TLC helped more than 3,600 families from 35 states and 11 countries.
- ▶ The September 11th Fund supported a special project of TLC to help 17 catastrophically injured clients get the special kinds of expert advice and assistance they needed to win appropriate awards.
- ▶ The Association of the Bar of the City of New York counseled nearly 7,500 people.
- ▶ New York Lawyers for the Public Interest gave pro bono legal support to two unions—SEIU Local 32BJ (24 members killed) and HERE Local 100 (44 members killed). Some of these families were undocumented and needed help in their applications to the Federal Victim Compensation Fund.
- ▶ The NY Immigration Coalition provided more than 2,500 immigrant and refugee victims with free legal assistance.

ANTI-BIAS EFFORTS

TOTAL AMOUNT GRANTED

\$1.4 million

After September 11th, many ethnic communities throughout the country found themselves at increased risk of hatred and bias. To counter this, The September 11th Fund supported Community Through Unity, a nationwide grant program of The National Conference for Community and Justice (NCCJ). Grants were awarded to 12 non-profit organizations to create or enhance efforts in their communities to address bias, prejudice and discrimination experienced by South Asian, Muslim and Arab communities due to the September

11th attacks. The Fund is also providing support to NCCJ to convene a conference of grantees to share best practices, learn from each other's experiences and develop coordinated strategies for the future.

Grantees are conducting programs that provide a variety of services and activities.

PROGRAM HIGHLIGHTS

- Emergency counseling to immigrants and others dealing with fear, bias incidents and related concerns.
- Legal assistance to individuals in communities that experienced increased incidence of hate crimes and violence.

THANKING THE LAWYERS

KENNETH FEINBERG

Federal September 11th Victim Compensation Fund

By all accounts, the Federal September 11th
Victim Compensation Fund* proved a
stunning success. In less than three years,

\$7 billion was distributed to more than 5,000 eligible claimants, families who lost loved ones and victims who survived but were physically injured. Of those eligible to make a death claim, 97% filed with the Fund.

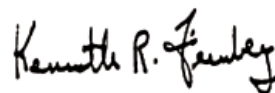
The legal profession was essential to the success of the Fund. I personally owe a debt of gratitude to my profession and the lawyers who labored with such commitment and intensity. Of the 2,967 death claims, 2,666 (90%) were represented by an attorney. Out of 4,435 injury claims, 2,763 or 62% had the benefit of legal counsel. But it is not just that vulnerable claimants had legal counsel in the completion and processing of applications. Just as importantly, the lawyers spread the word that the Fund was fair and just, that litigation should be discouraged as both inefficient and uncertain, and that grieving families

and victims should avoid missing the Fund's filing deadline imposed by statute.

Leading the way was Trial Lawyers Care (TLC) which provided pro bono legal assistance to more than 1,700 families. More than 1,000 TLC lawyers from around the country participated.

I know of no similar program in the history of our nation. With the early and generous financial support of The September 11th Fund, the American Association of Trial Lawyers established this unique pro bono program, got it up and running and implemented it.

At a time when "lawyer bashing" is a common occurrence, I respond by pointing to The September 11th Victim Compensation Fund of 2001 and the lawyers who served with such skill and devotion.



* *The September 11th Victim Compensation Fund of 2001 was created by an act of Congress on September 22, 2001.*

INVISIBLE VICTIMS

LORRAINE CORTES-VASQUEZ, FORMER PRESIDENT,
Hispanic Federation

After September 11th, Latino and other ethnic group leaders thought about the **repercussions** the attack would have on our communities.

We were afraid that low-income families, undocumented workers and immigrants would be the invisible victims of 9/11.

Many who lost jobs or had their work hours substantially reduced worked in low-wage industries such as retail, restaurants and hotels. With little or no savings, no insurance and little capacity to weather any loss of income, they were and remain the most vulnerable victims.

From the outset, The September 11th Fund was determined that no one would be denied access to assistance programs because of undocumented status. It made a concerted effort to reach out in a variety of languages and advertising in ethnic newspapers and radio stations. Information sessions were conducted in Spanish, Cantonese and Mandarin. Nonetheless, far too many went without assistance for too long. Many did not

seek aid because they did not trust government or non-profit agencies.

The Hispanic Federation publicized 9/11 services by airing weekly public service announcements on Hispanic radio and television; dedicating newspaper columns to the Fund's ongoing recovery services; publishing application guidelines; and operating a hotline.

These and other outreach efforts brought in individuals who had previously not sought or received any type of disaster assistance. In total, 72% of those who attended information sessions were not native English speakers. In future disasters, the non-profit community must do everything in its power to ensure that immigrants, non-native English speakers and the undocumented do not remain in the shadows.



NOB
S

EMPLOYMENT ASSISTANCE PROGRAM

TOTAL NUMBER OF PEOPLE ASSISTED

11,394

TOTAL AMOUNT GRANTED

\$78 million (\$36 million of which was income support)*

For thousands of people, September 11th marked not only a national tragedy, but also the day they lost their jobs. The September 11th Fund responded by helping people find new jobs and improve their skills through a comprehensive employment program. More than 11,000 displaced workers enrolled in what became the largest program of its kind in the United States. Individuals chose an employment and training provider based on their primary language, work experience, skills needed and convenience. A job search and training allowance helped those who met income requirements take advantage of the program when Federal unemployment and other forms of support ran out.

Simultaneously, the City was experiencing a severe economic decline, which further impacted the availability of jobs.

While similarly sized programs in the U.S. take years to establish and refine, the Fund's program was created, operated and closed within two years. Ultimately, 2.2 million hours of occupational training and over one million hours of English-as-a-Second-Language classes were provided.

PROGRAM HIGHLIGHTS

- ▶ 13 organizations funded throughout the 5 boroughs, New Jersey & Long Island.
- ▶ 59% of those ready to work once they completed the program gained employment.
- ▶ Gender: 70% female, 30% male.
- ▶ Median age: 47 years old (75% were over 36).
- ▶ Language: 61% Chinese speaking, 20% English, 6% Spanish, with the remainder speaking various dialects from around the world.
- ▶ 77% low income (less than \$20,000 annual salary); 6% high income (greater than \$45,000 annual salary).
 - ▶ 56% manufacturing and production.
 - ▶ 8% restaurant and food services.
 - ▶ 4% administration.

* Amount does not include grants made during the rescue and recovery period.

CONNECTING THE JOBLESS TO WORK

CARL VAN HORN, PROFESSOR AND DIRECTOR,
John J. Heldrich Center for Workforce Development, Rutgers University

The attacks of September 11th **had a profound impact** on the New York region's economy, its labor market, and individual employers.

Thousands of businesses failed, others lost key workers, and more than 100,000 people lost their jobs.

In early 2002, The September 11th Fund stepped forward as one of the few philanthropies dedicated to responding to this need. Together, the Fund and the Heldrich Center for Workforce Development quickly knit together a service delivery network capable of providing job counseling, training, English language classes, income support, and job development to thousands of people affected by the events of 9/11. The magnitude of demand, coupled with the fact that the workers dislocated by 9/11 came from a wide range of occupations, cultures, and levels of skill, resulted in significant hurdles to be overcome.

While they were faced with many issues outside of their control—the stalled New York City economy, a phalanx of older job

seekers facing a mid-career transition, the predominance of workers who had been with no income for over a year, the undocumented status of some, the ever-present mental health issues of many, and several thousand participants who spoke little to no English—the agencies and institutions involved in the program rose to the occasion with compassion and professionalism.

Working with 9/11 dislocated workers required flexibility, imagination, and the will to help people succeed in spite of the barriers and obstacles. This experience left us with important lessons about reemployment and the workforce that can and should be used as a guide to future workforce policy for the nation's unemployed.



AIRPORT WORKERS GET BACK ON THEIR FEET

MARTHA LEQUEUX, CHAIR OF THE BOARD,
Workforce Organizations for Regional Collaboration

Reagan National Airport was shut down for one month after the terrorist attack on the Pentagon and operated at reduced capacity for nearly two years thereafter.

Hundreds of people who worked at the airport lost their jobs or income.

In the spring of 2002, The September 11th Fund approached us to ask if we might collaborate with other regional organizations to help airport employees get back on their feet. As a result, the 9-11 Airport Worker Resource Center was born. In partnership with the Metropolitan Washington AFL-CIO, the Working for America Institute and Northern Virginia Family Services, a welcoming, convenient “one stop” center offering everything from financial assistance and mental health counseling to a full year of health care coverage for the entire family was created. Most of our clients were low-income immigrants with little education and limited skills. Many of them had been porters, baggage screeners and sky-chefs.

Over the course of 18 months, we helped 747 people. Some people met with career counselors who provided guidance about work and school options. Others received financial assistance to cover childcare and transportation costs while they went on interviews and to purchase badly needed interview attire.

By the conclusion of the program, the Case Managers at the Resource Center saw a dramatic change in their clients. Many clients graduated training programs, obtained new jobs and reduced their personal debt. There was a marked increase in their knowledge and skill levels and a new confidence that they would survive.

Martha K. Lequeux

ALL THE NEWS (AND JOBS) FIT TO PRINT

ALYSE MYERS, VICE PRESIDENT OF MARKETING SERVICES,
The New York Times

On September 11th, The New York Times Company, like so many others, asked ourselves “How can we help? **What can we do to make a difference?**”

For a newsgathering organization, the immediate answer was to provide valuable news, analysis and context. However, we were determined to make a contribution beyond our journalism. On September 12th, the New York Times Company Foundation launched its 9/11 Neediest Fund, which raised more than \$62 million, and distributed almost all of that within six months, aiding more than 30,000 families.

The September 11th Fund contacted us in early 2003 to see if we could help with its new “9/11 Rehire New York” campaign, designed to assist those who had lost their jobs due to The September 11th attacks.

We brainstormed and came up with the concept of creating a special website that

would serve as a one-stop resource for employers interested in hiring victims. CareerCast, which develops web-based job board solutions, developed and hosted the site pro bono. On July 21, 2003, the site officially launched.

We also created a special ad campaign to promote the site. The ads featured a diverse group of six people who had lost their jobs from a banquet director to a former porter at the World Trade Center. The first ad appeared in July, quickly generating more than 1,600 hits to the site.

The New York Times Company is proud to have been able to show our support for the victims of September 11th and proud of our partnership with The September 11th Fund.



You think about the personal tragedy and the loss of life. You think about the families that need to be taken care of. Then you think about the economic impact of closing a section of downtown Manhattan that's as large as many cities, and affects that many jobs and businesses. We knew that the dislocation was going to be enormous.

(LS)

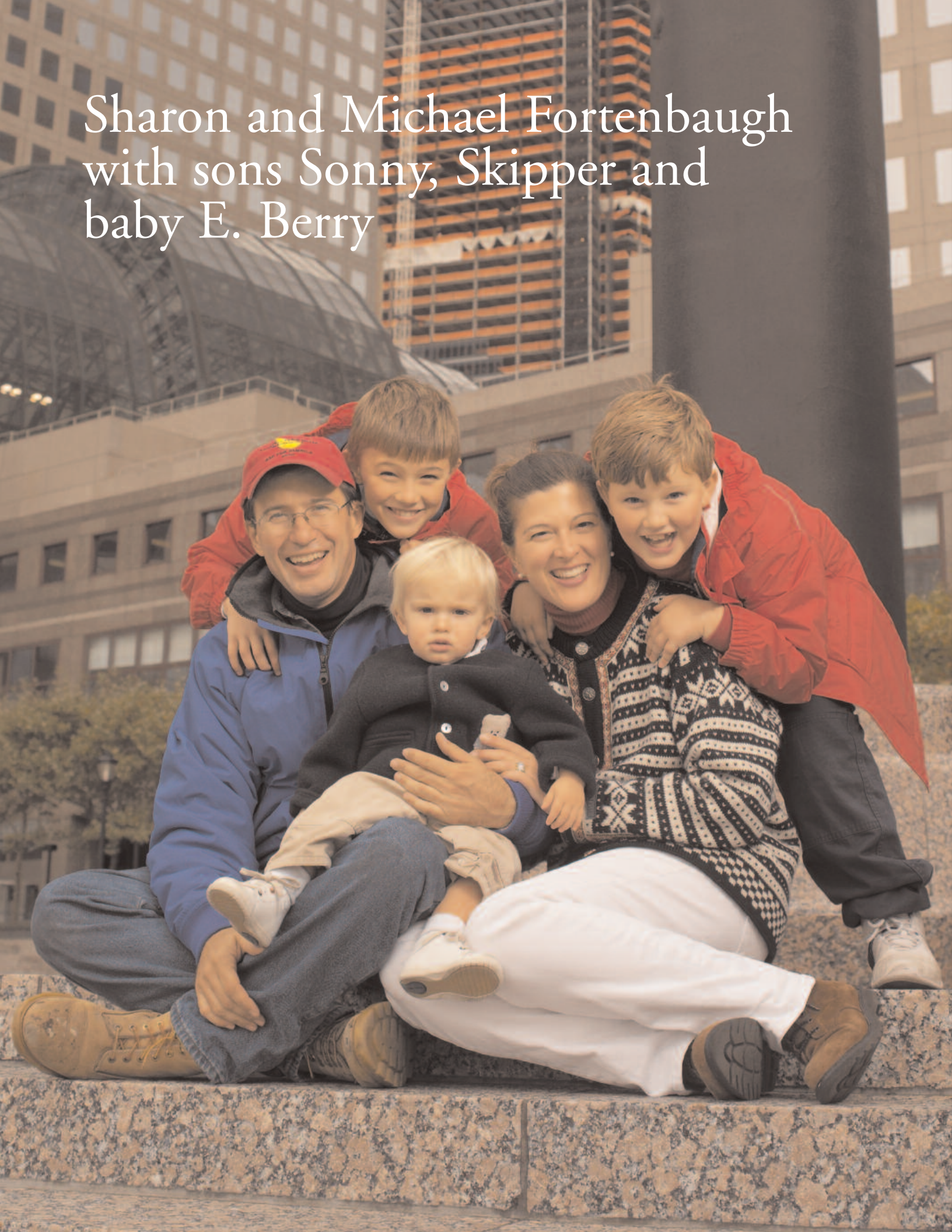
People get married a couple of times, and they have alimony to pay, and child support. Little human tragedies were happening all around us.

(LP)

We said, "These needs are being met by this government fund, and these needs are being met by the Red Cross," and then it became clear where the gaps were. And we determined that with our five hundred million dollars we'd be able to reasonably meet those needs that weren't being met by others.

(SI)

Sharon and Michael Fortenbaugh
with sons Sonny, Skipper and
baby E. Berry



“OUR NEW FAMILY ADDITION

has been a very big change in our personal rebuilding. It's much better downtown now. It's all coming back to life. There are more people, they've built new buildings and there's a sense of optimism.

The September 11th Fund made a big difference. Right away there was help. The grants they gave were good because it got people to stay. It turned the spiral around almost immediately. Everybody got involved. The residents, the folks from the city, the Governor's people all wanted to make it work.

On 9/11 we evacuated. But we came back the first day we were able to come back. We knew a lot about the environmental stuff, the wind direction and all that. But we fought being afraid. That was important. We're still doing that.”

RE
BUILDING

REBUILDING COMMUNITIES

**TOTAL NUMBER
OF BUSINESSES AND
NONPROFITS ASSISTED**
1000+

TOTAL AMOUNT GRANTED
\$54 million

The Fund provided loans, grants, technical and marketing assistance to small businesses and non-profits in lower Manhattan and at Ronald Reagan Airport in Washington, D.C. by making grants to established agencies with a track record of working with small businesses and overseeing loan portfolios. The objective was to help these businesses and organizations survive despite the serious economic harm suffered in their areas. For many, government resources were not enough, or their businesses did not qualify for government assistance for lack of documentation or size. Small businesses and non-profits eligible for Fund support included those physically damaged and/or subjected to prolonged loss of pedestrian and vehicular traffic due to government restrictions.

In addition, the Fund has made a variety of grants to promote and enhance renewed business and residential life in

lower Manhattan, with particular emphasis on Chinatown, a neighborhood that was especially impacted by the loss of jobs in its garment and restaurant businesses.

PROGRAM HIGHLIGHTS

- ▶ Civic Capital Corporation made loans to 88 small businesses and 34 individual seat holders of the New York Board of Trade
- ▶ SEEDCO assisted 1,029 small businesses through the Lower Manhattan Small Business and Workforce Retention Project.
- ▶ Renaissance Economic Development Corporation made loans to 73 small businesses in Chinatown ranging from garment factories and restaurants to nail salons and laundromats.
- ▶ A grant to Millennium High School helped complete construction to become the first new public high school to be opened downtown since September 11, 2001 providing a missing element that will encourage families with teen-aged children to stay in the neighborhood.
- ▶ A partnership with the Lower Manhattan Development Corporation launched a comprehensive tourism marketing and promotion campaign for Chinatown to bring more media attention, visitors and revenue to the area.

KEVIN RAMPE, PRESIDENT,
Lower Manhattan Development Corporation

The business community has returned to Lower Manhattan. Our financial markets are restored and we have taught the nation and the world that we are the model for a 21st century central business district with a 24/7 community.

Small businesses are the lifeblood of a community. Retailers, restaurants and providers of neighborhood services are essential to maintain attractiveness as a place to live, work and do business. The September 11th Fund provided essential assistance to small businesses and non-profit organizations south of Canal Street – including Chinatown – by making available approximately \$41 million in grants to more than 1,000 entities. This went a long way toward keeping vital services and cultural attractions operating when the community needed them most.

The Fund's programs, coupled with the Lower Manhattan Development Corporation's \$425 million business assistance programs, helped companies large and small attract and retain customers and sped up the recovery process. Most

recently, the LMDC and The September 11th Fund partnered to improve the economy of a specially impacted area – Chinatown. A tourism marketing campaign and a new visitor information kiosk will help bring more visitors to the area and more revenue to its residents, stores, restaurants and cultural institutions.

Lower Manhattan will serve as a model for the world. In less than a decade, the World Trade Center site will be home to the world's tallest building, a world-class cultural center, a powerful memorial, and a triumphant transportation hub. The surrounding area will continue to grow as a thriving business, cultural and residential neighborhood, thanks in no small part to the foresight and generosity of The September 11th Fund.



EXPLORE CHINATOWN

CHARLIE LAI,
Museum of Chinese in the Americas

Manhattan's Chinatown has been a cultural and economic anchor for the New York metropolitan area for decades—a draw for residents and visitors alike with its vibrant history.

With bustling businesses, Chinatown is a unique expression of ethnicity and culture. Less than ten blocks away from the World Trade Center, this dynamic neighborhood was devastated by the tragic events of September 11th.

In addition to the acute emotional and mental health trauma, Chinatown was mired in an ongoing depressed post-9/11 economy that saw unprecedented business and job losses. Chinatown's main economic engines – garment, retail and restaurant industries – spiraled into severe declines. Compounding the misery, fears of the international SARS epidemic rendered Chinatown completely isolated. Visitation was almost nonexistent.

The Explore Chinatown Tourism Campaign was created by the Lower Manhattan Development Corporation and The September 11th Fund as one strategy

to leverage Chinatown's historical, arts, cultural, culinary and commercial offerings for rebuilding. It is spearheaded by New York City & Company, the City's official travel and tourism agency.

In the past year, the Campaign team has launched a website, ExploreChinatown.com, printed and distributed 100,000 copies of a new brochure and map of the area, helped local organizations promote their events and activities and gained increased media attention for Chinatown's attractions in the New York, national and international press.

The Campaign is helping the business and cultural communities take concrete steps in their re-imagining of Chinatown's future, and to begin to rebuild an historic gem in New York City's cultural, social and economic landscape.



Unleash
RAP
RY

9 / 11 MENTAL HEALTH AND SUBSTANCE ABUSE PROGRAM

TOTAL NUMBER OF PEOPLE ASSISTED

9,957

TOTAL AMOUNT GRANTED

\$12.1 million*

The September 11th Fund recognized that emotional trauma would be widespread after 9/11, and that the need for professional support was a priority. The Fund also knew that the choice to seek psychological support is a very personal one. The Fund and the American Red Cross worked together to create a mental health program that would allow people to seek help whenever and wherever they felt most comfortable, and would then provide reimbursement for out-of-pocket costs. The program is administered by the Mental Health Association of New York City using 1-800-LifeNet as the toll free number to determine eligibility and for enrollment.

The program provides treatment by a licensed provider at minimal cost to the individual wherever he/she lives. It is the primary payment source for those who have no insurance or other resources, and covers related out-of-pocket expenses for those who have existing insurance.

The program covers up to \$3,000 per covered individual and is retroactive to September 11, 2001.

Services include individual, group, couples and family counseling, psychotropic medications, alcohol or substance abuse detoxification, counseling, or outpatient rehabilitation, inpatient hospitalization and some inpatient substance abuse treatment.

PROGRAM HIGHLIGHTS

- ▶ Almost 10,000 enrolled.
- ▶ MHA received 6,000 calls per month after 9/11 as opposed to 3,000 calls per month prior to 9/11. Average number of enrollees per week: 198.
- ▶ Gender: 60% female, 40% male.
- ▶ Enrollees: Evacuees 37%; Family of deceased 22%; Displaced residents 19%; Rescue & recovery workers 13%; Displaced workers 7%.
- ▶ Ethnicity: 60% of enrollees identified their ethnicity – 17% Hispanic, 5% Asian.

While The September 11th Fund will cease funding this program at the end of 2004, it is expected to remain open at least through 2007, with the financial and administrative support of the American Red Cross.

* Amount does not include grants made during the rescue and recovery period.

MENTAL HEALTH TRAINING

TOTAL NUMBER OF PROFESSIONALS TRAINED

6,500

TOTAL AMOUNT GRANTED

\$4 million

Recognizing that the number of mental health practitioners in the New York, Long Island, and New Jersey regions would be unprepared for the influx of new clients, the Fund supported a training program that brought the most recent information about diagnosing and treating Post Traumatic Stress Disorder (PTSD) to thousands of professionals.

The training initiative was designed to improve the knowledge and skill level of the metropolitan NYC area mental health and human services community with respect to trauma, related mental health conditions, and the most effective supports and treatments available. The training consisted of a variety of courses addressing the needs of diverse audiences ranging from

introductory material to advanced and specialized trauma treatment methods. The training reached a broad cross-section of the mental health and other human services professions, with social workers representing the highest enrolled profession by a wide margin. Training and support was also provided for clergy to help them assess PTSD in themselves and others.

PROGRAM HIGHLIGHTS

- More than 5,400 psychologists, social workers, doctors, nurses and other mental health and health practitioners trained in NYC, Long Island and Westchester.
- More than 1,000 trained in New Jersey.
- More than 140 different training sessions offered.
- Participants had a wide range of experience: 27% had less than 5 years; 29% more than twenty.
- 40% of participants' patients have mental health issues related to 9/11.

SETTING THE STANDARD FOR COLLABORATION

ALAN GOODMAN, EXECUTIVE DIRECTOR,
American Red Cross September 11th Recovery Program

The Red Cross, like The September 11th Fund, determined that **responding to people's mental health needs** would be a critical part of both the immediate disaster response and the longer-term response for people directly affected by the attacks of September 11th.

In an unprecedented collaboration, the organizations created the 9/11 Mental Health and Substance Abuse Program. LifeNet, an existing 24/7 mental health crisis and information and referral system operated by the Mental Health Association of New York City, was invited to provide a centralized, coordinated place for people to enroll in the program. Since LifeNet also served as a primary point-of-entry and referral service for Project Liberty, a government-sponsored mental health outreach program which served a wide geographic region, this ensured that no matter who was calling, a viable resource for his/her mental health or substance abuse treatment need would be identified.

Because The September 11th Fund closes in December 2004, the Red Cross will assume responsibility for funding the entire program, effective January 1, 2005.

The partnership created between The September 11th Fund and the American Red Cross in response to this disaster has set a new standard of collaboration, cooperation and client-centered service. Through this partnership, the organizations placed the highest priority on addressing the mental health and other needs of those directly impacted by the events of 9/11, while demonstrating excellent stewardship of the funds contributed.



CARE FOR THE CAREGIVERS

REV. DR. CALVIN O. BUTTS, III, *Abyssinian Baptist Church*
AND BOARD MEMBER, *The September 11th Fund*

On September 13, 2001, two days after the terrorist attack, the Board of Directors of the **Council of Churches** of the City of New York was in session at the Abyssinian Baptist Church

when a call came from Mayor Rudolph Giuliani's office asking for a meeting at the Police Academy. He asked the clergy for spiritual and emotional leadership in that wrenching crisis.

On Sunday, ten days later, the Council of Churches and the Commission of Religious Leaders of New York City, with clergy of all faiths, led a service of remembrance and hope at Yankee Stadium. It was a natural response; clergy are always there to give support when there is grief, whether for one person or a whole nation.

Recognizing clergy as first responders to trauma of pain and death, the Council realized two needs the clergy faced after the 9/11 disaster: first they needed help for themselves, and second, they needed help to minister to their communities.

An innovative project was developed: "Self Care and Skill Building for the Clergy: A Unified Approach Program". Partners were the Jewish Community Relations Council, the New York Board of Rabbis, the Westside Jesuit Community, and the New York Imam's Council and the Interfaith Center. The project was funded by The September 11th Fund.

The project guided religious leaders to identify signs of Post Traumatic Stress Disorder, depression, compassion fatigue and anxiety; to take responsibility for their personal development; and to provide support for them to achieve holistic health and wellness for their communities. Even now, the work of assisting religious caregivers is a critical ministry of the Council of Churches of the City of New York.



EMOTIONAL HEALING AFTER TRAUMA

CAROL S. NORTH, MD,
Washington University in St. Louis

Most mental health and human services practitioners in the **New York region** did not have experience with victims of comparable events because of the unprecedented magnitude of the tragedy.

The September 11th Fund decided that it could most effectively help large numbers of affected people by training professionals in recognizing and managing the emotional responses they would encounter. Training would be free of charge and take place throughout the New York area to ensure that as many practitioners as possible would attend.

My team from Washington University of St. Louis, Missouri, including colleagues from the University of Oklahoma, was asked to develop the disaster mental health education program. This program, P-FLASH (Practical Front Line Assistance for Support and Healing), grew out of our prior experience in developing mental health training following the 1993 Great Midwestern Floods.

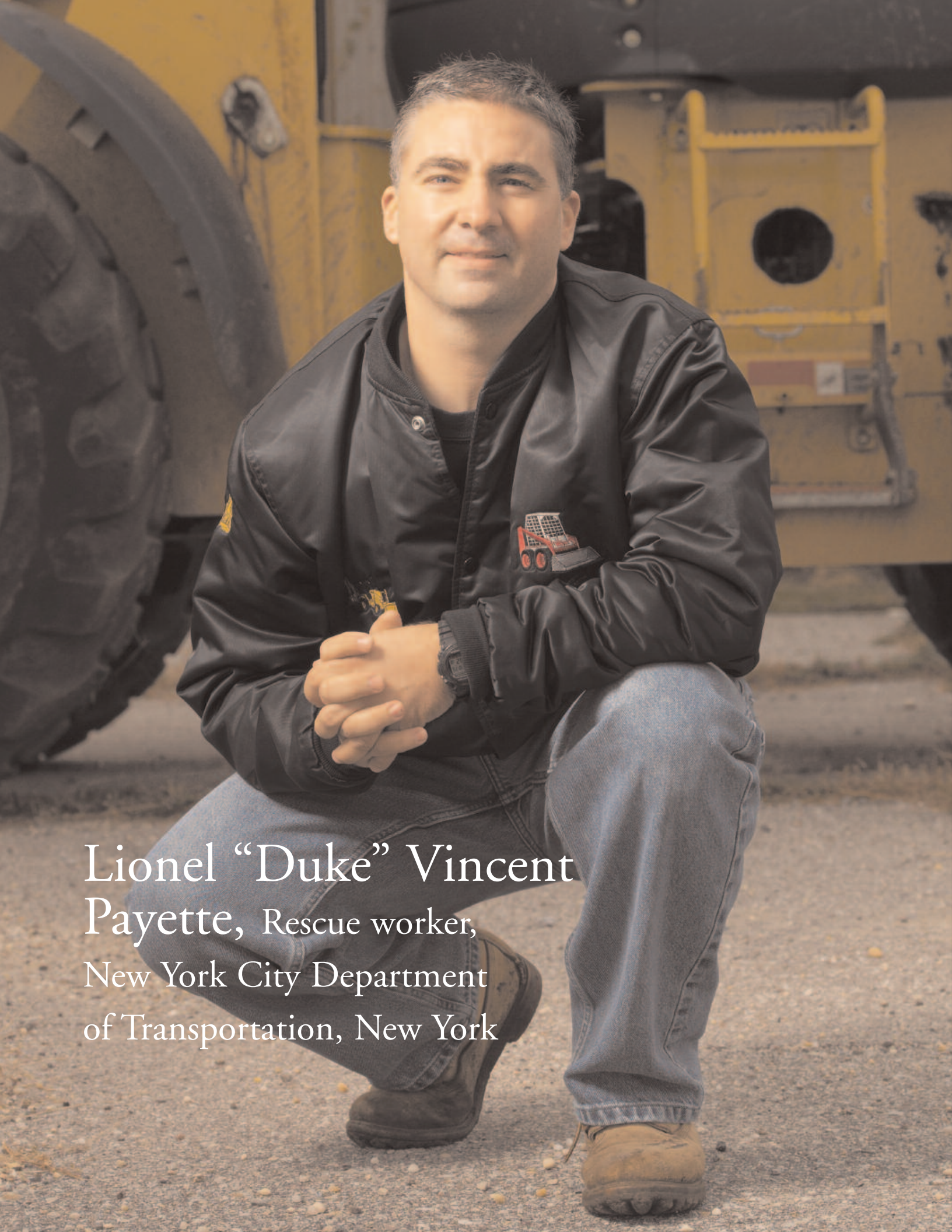
The P-FLASH training program incorporates the latest research and

presents user-friendly road maps with practical tools for immediate implementation. Specific versions were created for children (K-FLASH) and for front line caregivers such as clergy (C-FLASH), daycare workers (Tot-FLASH), and rescue workers (Fire-FLASH), as well as primary care doctors and nurses (Med-FLASH, a web-based program). In addition,

The September 11th Fund funded trainings offered by several institutions in advanced and specialized areas such as group and family therapy.

The scope and scale of The September 11th Fund Mental Health Training Initiative was unprecedented. Participants had a wide range of professional experience and most said they would make adjustments in their own practices as a result of what they learned in the training.





Lionel "Duke" Vincent
Payette, Rescue worker,
New York City Department
of Transportation, New York

“I STARTED AT GROUND ZERO

on the 16th of September. I used pay loaders, track machines, back hoes, excavators, and bulldozers. Basically, we had to make a path, get everyone closer and closer, and from that point on I was just pulling out rubble and steel and loading it on trailers to get it to the landfill. In between I was doing bucket brigades, helping all the firemen and police.

I was getting shortness of breath right away, by October 2001. I finally got screened at Mt. Sinai hospital. They had thousands of people complaining about the same symptoms so they could relate to every aspect from sinuses to asthma. Since then I've been on medication, the strongest stuff. I've been dealing with a doctor who is very good. I also have a lot of flashbacks, memories, nightmares and I don't sleep on a steady basis. I lost a lot of my friends.

Now I have a baby. He's four-and-a-half months old. He's helped a lot.”



HEALTH CARE SERVICES

TOTAL NUMBER OF PEOPLE ASSISTED

15,000

TOTAL AMOUNT GRANTED

\$32.2million

Because health care insurance is most often connected with employment, the Fund was concerned that numerous individuals who had lost their jobs and were not eligible for government assistance would be left without adequate health care. To address this need, free health care for twelve to eighteen months was provided for people who lost their jobs or income and could not afford to buy private health insurance and were not eligible for public health insurance programs. The program offered choice about whether to receive benefits from a neighborhood clinic or through a

network of doctors, and supplemented COBRA payments for those who were able to maintain this type of insurance when their job ended. It supplemented health insurance payments for those who reside in states where the Fund could not establish group rates.

PROGRAM HIGHLIGHTS

- ▶ Age: 73% of enrollees were over 40 years of age.
- ▶ 73% visited a doctor after enrollment.
- ▶ Gender: 68% female, 32% male.
- ▶ 50% of enrollees also had dependent family members enrolled.
- ▶ Grantees screened all applicants for eligibility for existing government programs and assisted with enrolling victims in these programs whenever possible. The American Red Cross provided a similar program for family members of the deceased and for the injured.

HEALTH SCREENINGS AND TREATMENT

TOTAL NUMBER OF PEOPLE ASSISTED

7,000

TOTAL AMOUNT GRANTED

\$3.8 million

First responders, day laborers and volunteers who were part of the rescue or recovery effort in Lower Manhattan were exposed to potentially hazardous environmental conditions, as were residents and workers who fled the area. The Fund made grants to monitor conditions and support efforts to secure appropriate clean-up and other governmental supports. It also provided funds to assure that rescue and recovery workers had access to screening and treatment for resultant respiratory disorders.

PROGRAM HIGHLIGHTS

- The Fund made grants to Columbia University and Bellevue Hospital to support screening and treatment programs.
- Through the Irving J. Selikoff Center for Occupational Medicine at Mt. Sinai Medical Center, more than 600 workers

had more than 2,000 free visits with clinicians to screen for and treat disorders that resulted from 9/11.

The American Red Cross is providing continued funding for this program.

- National Resources Defense Council and the New York Committee for Occupational Safety and Health were given grants to monitor conditions and advocate for health and clean-up efforts in lower Manhattan.

- Columbia University's Mailman School of Public Health studied the impact of pollution and related stress from 9/11 on pregnant women (and their offspring) who were present or lived in the area. The study determined that birth outcomes were worse among these women within a month after 9/11 compared to women who lived and worked farther away during the same time period. The EPA provided a grant to track and study the infants through 3 years of age.

HEALTH SUFFERS WHEN JOBS GO

STANLEY BREZENOFF, PRESIDENT & CEO, *Continuum Health Partners*
AND BOARD MEMBER, *The September 11th Fund*

Early on, the Board of The September 11th Fund recognized that with the loss of so many businesses, health care and health insurance coverage would be among **the most vital issues** for thousands of displaced workers.

Most people previously had received coverage from their employers. Due to the severity of business losses in the downtown area, we knew that it would take many months for workers to find new jobs. They would need health care coverage or services for one year, and we anticipated a possible six-month extension. The Fund's Board quickly mobilized, and at the close of the program in January 2004, nearly 15,000 New Yorkers had enrolled.

Several well-established providers came on board to offer health care to victims and their families. Community-based providers such as the Chinatown Health Partnership and Working Today, and insurers such as Affinity Health Plan, Blue Cross Blue Shield in New Jersey, and Kaiser Permanente in

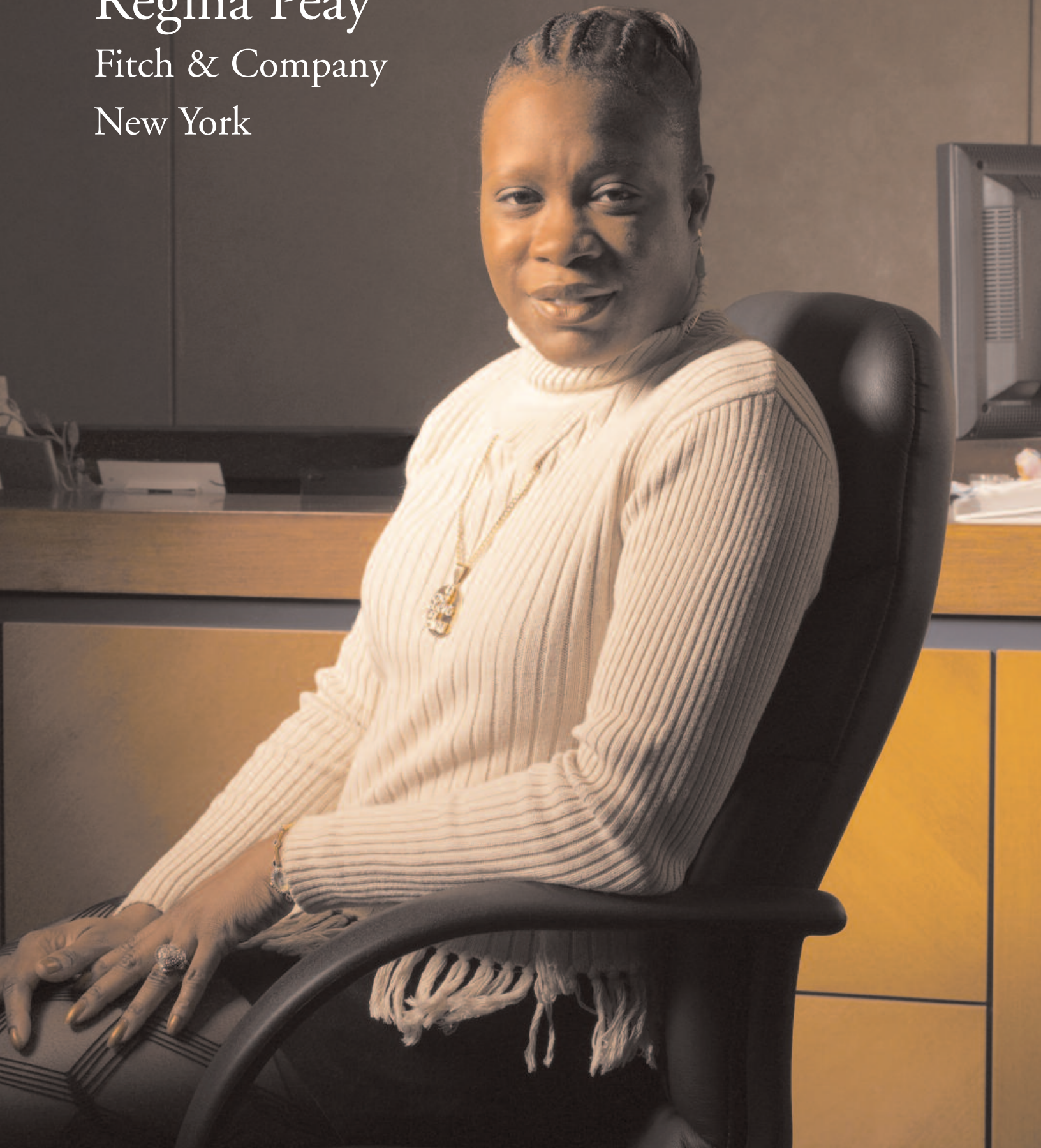
Washington, DC are some of the organizations that were awarded grants to provide coverage to displaced workers, making possible a wide choice of providers and locations.

Grants to providers in all areas of health care totaled more than \$36 million. This would not have been possible without the millions of dollars donated to the Fund. Indeed, in all my years of public service, I have never witnessed such an enormous outpouring of support by such a wide array of individuals, agencies and businesses. With each grant we awarded, we were reminded of the great generosity of the American people.



FITCH GROUP

Regina Peay
Fitch & Company
New York



“BEFORE I WENT TO THE FUND

things were really depressing because I had lost my job and was behind on bills. I didn't know which way to turn. I was in a state of shock, scared to leave my house. The Fund caught me up on my rent, assisted me with food, and referred me to a doctor for medical attention. After about six months I decided to just get back out there and stop being a coward and hiding in the house. So that's what I did.

I started looking for work, but no one was hiring. The September 11th Fund gave me school and hooked me up with a job. One year later, I love it here. My son was also shaken up by what happened. When he saw that I was out there making moves, he decided he would do it also.”

CHILDREN

HELPING CHILDREN AND YOUTH

TOTAL NUMBER OF PEOPLE ASSISTED

more than 10,000 students

TOTAL AMOUNT GRANTED

\$10.9 million

An estimated 25,000 students, pre-school through high school, experienced the terrorist attacks firsthand or were traumatized by the subsequent evacuation or relocation from their schools. The Fund supported art therapy and child support groups as well as family retreats, after-school programs, professional development for teachers and other activities intended to relieve stress and improve academic performance. Thousands of students participated from 17 elementary/middle schools in lower Manhattan, seven high schools and three parochial schools.

Grants supported case managers, training for counselors in trauma,

crisis management and intervention, cultural training for counselors working in the Chinatown community, training for teachers in identifying mental health problems and extra help for students in need of remediation or preparing for college.

PROGRAM HIGHLIGHTS

- Approximately 5,723 students with traumatic stress and other problems were assisted by case managers at their schools and 4,025 students were served by guidance counselors and college advisors provided by the Fund.
- 1,347 students needed and received after-school enrichment in science, math, art, literacy, computers, reading and writing to help them make up for lost class time.
- 65 school counselors and 700 kids helped develop school plans for the September 11th anniversary.

IN THE SHADOW OF THE WORLD TRADE CENTER

MARJORIE ROBBINS, DIRECTOR OF PUPIL PERSONNEL SERVICES,
NYC Department of Education, District Two

For ten years, our **school district** experienced critical incidents of varying degrees to which our well trained crisis team efficiently responded. Then, there was September 11th.

Four schools lay in the shadow of the World Trade Center and were evacuated in smoke and darkness, surrounded by crowds of running adults. Another thirty-six schools were located within four miles of the attack site. The enormity of the disaster was overwhelming and unlike any crisis we'd encountered. All of the 2,300 students in Community School District Two were directly subjected to sights, sounds, smells, smoke and residual fears that continue to impact us to this day.

Children craved comfort, teachers and principals required support and parents needed guidance. There were not (and could never be) enough crisis team members to be all things to all schools, and district staff members were running on empty.

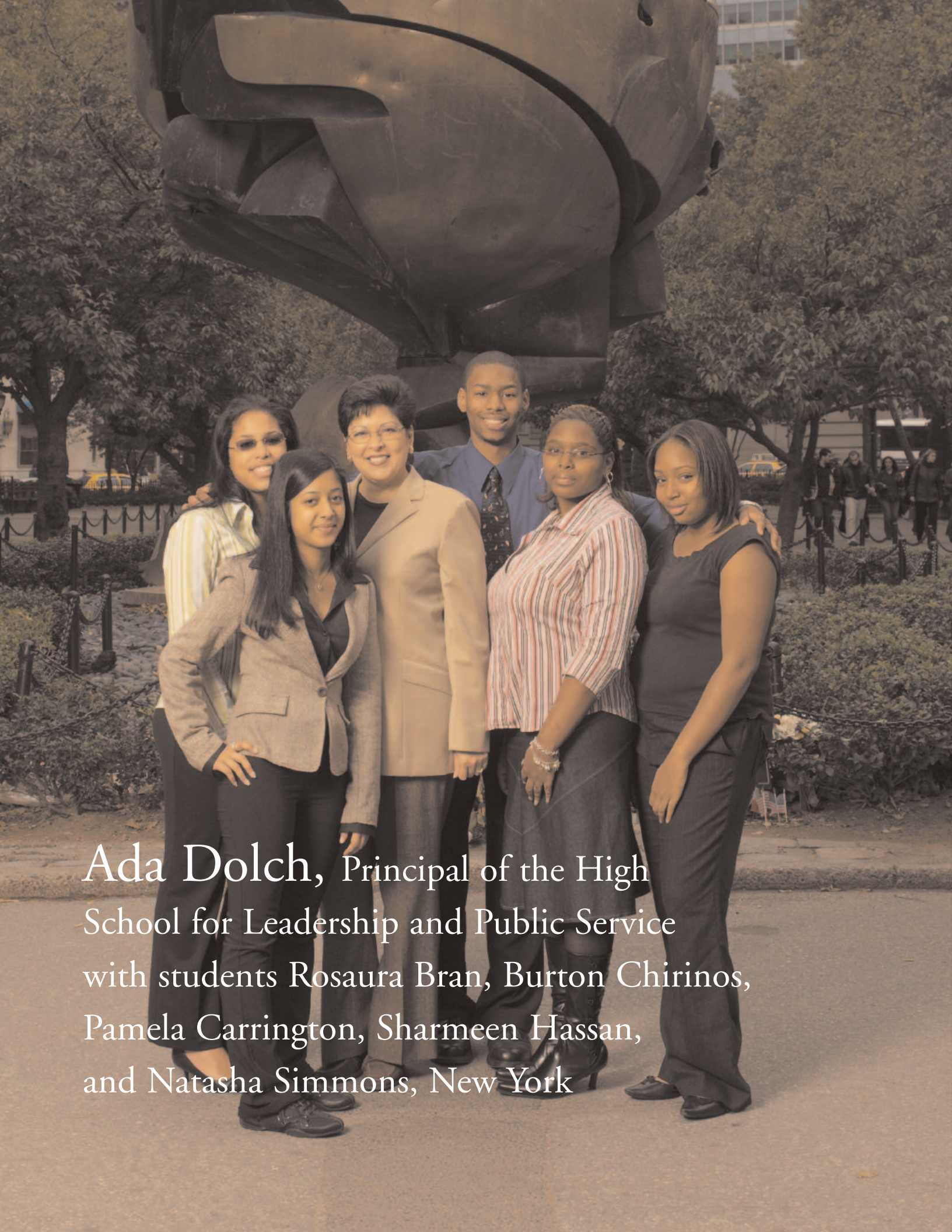
Though help was offered from all over the country, we quickly realized that initiatives would need to be sustained. With the help of The September 11th Fund, we put counseling and case management staff in place, and children, parents and school staff attended art therapy, child support groups, and after-school programs to relieve stress and improve academic performance.

Critical to the success was the flexibility of the funders and the agencies who helped. By working together, listening to needs before responding and providing guidelines that could be interpreted by schools to meet individual needs, we helped to re-establish a feeling of control and initiate the healing process.



“I have some degree of comfort in knowing that we touched as many people who were affected by this as we reasonably could have, and we touched them in the variety of ways that people need help, in order to rebuild their lives.”

(FT)



Ada Dolch, Principal of the High
School for Leadership and Public Service
with students Rosaura Bran, Burton Chirinos,
Pamela Carrington, Sharmeen Hassan,
and Natasha Simmons, New York

“HAD IT NOT BEEN FOR THE

dollars that we were able to receive from all those individuals who funded The September 11th Fund I don't know if our students would be at the place they are today. 'We have overcome' is the theme for their graduation year. Four years later they're heading towards graduation and they really have overcome. They see that there is a world that's worth fighting for.

The most amazing thing is that we've learned without a doubt what public service means. It's embedded inside. Because of the kind of support the kids have received they understand the importance of giving back. They understand hurting and what it means to go over and just hold a hand or give a pat on the back, or provide a cup of water. What a lesson we've taught our children. They will be better citizens because of what this Fund has done for them.”

CLOSING THE CHAPTER

CAROL KELLERMANN, EXECUTIVE DIRECTOR AND CEO

IDENTIFYING ISSUES AND MAKING LISTS

When you think about closing down something as large and complex as The September 11th Fund you start by talking about what is likely to happen, identifying issues and making lists. Deadlines must be established, reporting requirements clarified, and grantees given adequate notice and time to prepare - but not so much time that it prolongs their anxiety about closing. Some important aspects of closing out have been:

ESTABLISHING DEADLINES

We let grantees know we were planning to stop funding sooner than they would like, and gave enough notice so that they could adjust their programs accordingly. We tried to work out time frames that were comfortable for everyone and that, to the extent possible, met the needs of the clients.

RECORDS AND ARCHIVING

We want to make as much information as possible available for historians. Grant making organizations usually do not disclose this material, but our program

records and grant files will be archived at the New York Public Library and will be open to researchers in the year 2021, twenty years from September 11th. No personal client data of any sort will be preserved, however.

FISCAL RESPONSIBILITY

We wanted to tie up as many loose ends as possible before the end of the year. We went through every grant to decide if it was possible to move up final reporting dates and give instructions about how to use unspent funds or the money recovered from loan repayments. We've

CLOSING THE CHAPTER

CAROL KELLERMANN, EXECUTIVE DIRECTOR AND CEO

directed that the grantees continue to use unspent funds, if any, solely for September 11th-related services.

CLOSEOUT COMMITTEE

A major issue was when it would be the right time to dissolve the board of directors of the Fund, and what oversight mechanism would take its place. The Board thought it was important to set a definite end date, and that it be at a point when there were no more policy decisions to be made. It decided to dissolve after the 3rd anniversary and after it could

review the next independent audit.

There will still be some September 11th Fund related work to do, so the Board recommended to our founding organizations that a smaller closeout committee be formed and remain to take care of any loose ends that we've missed and any issues that arise after the dissolution of The September 11th Fund board. It has been a unique and challenging experience to shepherd this extraordinary effort to a conclusion.

GRANTEE LIST

78th Precinct Community Council	Central Park Medical Unit	Feed the Children
9/11 United Services Group, Inc.	Chapel of Four Chaplains	Financial Planning Association
ACCION New York, Inc.	Chevra Hatzalah	The Fire Department of New York City
Ackerman Institute for the Family	Children's Defense Fund	The Fire Department of New York City,
The Actor's Fund of America	Children's Hope Foundation	Bureau of Health Services
Advertising Council, Inc.	Chinatown Health Partnership c/o	Food for Survival, Inc.
AFL-CIO Working for America Institute	Lutheran Medical Center	Forest Hills Community House
The After-School Corporation	Chinatown Manpower Project	Forest Hills Volunteer
Agency for Women and	Chinese Staff and Workers' Association	Ambulance Corporation
Children Development, Inc.	Chinese-American Planning Council, Inc.	Foundation for Religious and
Aircraft Casualty Emotional	Cicatelli Associates, Inc.	Mental Health, Inc.
Support Services	Citizens Committee for New York City	The Fresh Air Fund
Alianza Dominicana, Inc.	City of Newark Workforce	Friends of Community Board #1
Alliance for Downtown New York/ Tribeca	Investment Board	The Fund for Public Schools, Inc.
Organization, Inc.	Citymeals-on-Wheels	Fund for the City of New York
American Group Psychotherapy	Civic Capital Corporation/NYC	Garment Industry Development
Association	Partnership Foundation	Corporation
American Women's Economic	Coalition of Voluntary Mental	Gay Men's Health Crisis/New Yorkers
Development Corporation	Health Agencies	for Accessible Health Coverage
America's Second Harvest	Columbia University Mailman School of	Gift of New York
Arab-American Family Support Center	Public Health	God's Love We Deliver
Archdiocese of New York	Columbia University	Grand Street Settlement
Art Science Research Laboratory	Commission on the Public's Health	Greater Blouse, Skirt and
Asian American Business	System Committee for Hispanic	Undergarment Association, Inc.
Development Center, Inc.	Children and Families, Inc.	Hamilton-Madison House
Asian American Federation of New York	Community Food Bank of New Jersey	Healing Works
Asian American Legal Defense &	Community Foundation of the	Health and Welfare Council of Long Island
Education Fund	National Capital Region	Heldrich Center for Workforce
Asian Americans for Equality	Community Funds, Inc./Summer in	Development, Rutgers University
Asian Women in Business	the City Fund	Helen Keller Worldwide
Asian Women in Media	Community Healthcare Network, Inc.	HELP USA
Asociacion Tepeyac de New York	Community Resource Exchange	Henry Street Settlement
Association of Flight Attendants	Community School District II -	HERE Education and Support Fund
Association of the Bar of	New Visions for Public Schools	Hispanic Federation
the City of New York Fund, Inc.	Community Services Agency of	Hotel Employees and Restaurant
Baby Buggy	the Metropolitan Council, AFL-CIO	Employees International Union
Bellevue Hospital Center/NYU	Community Service Society of New York	Housing and Services, Inc./Olive Leaf
Occupational and Environmental	Congress of Racial Equality (CORE)	Wholeness Center
Medicine Clinic	Consortium for Worker Education	Hudson County Schools of Technology
Bergen County Workforce	Council of Churches of the City of	Hudson Guild, Inc.
Investment Board	New York/New York Disaster Recovery	Incarnation Children's Center
Black Veterans for Social Justice, Inc.	Interfaith Task Force	Independent Press Association
Brooklyn Alliance	Council of Massachusetts United Ways	Institute for Contemporary Psychotherapy
Brooklyn Bar Association Volunteer	Cross-Cultural Solutions	Interfaith Center of New York
Lawyers Project, Inc.	CUNY Economic Development Corporation	Interfaith Neighbors, Inc.
Brooklyn Bureau of Community Service	Dentsu Communications	Islamic Circle of North American Relief
Cabrini Medical Center	Disaster Psychiatry Outreach	It's Time, Inc.
Catholic Big Sisters	DOROT, Inc.	J. Moss & Co, Inc.
Catholic Charities of the	Educational Alliance	Jersey City Employment and
Archdiocese of New York	Educational Broadcasting	Training Program
Catholic Charities, Diocese of	Corporation (Channel 13)	Jewish Board of Family and
Brooklyn and Queens	Educators for Social Responsibility (ESR)	Children's Services
Catholic Community Services	Evan B. Donaldson Adoption Institute	Jewish Child Care Association of New York
Catholic Family and Community Services	Families of September 11, Inc.	Korean-American Counseling Center
Center for Family Services, Inc.	Family and Children's Association	Lambda Legal Defense and
Center for the Biology of Natural Systems,	Family Centers, Inc.	Education Fund, Inc.
Queens College	Federation Employment and	Latin American Workers Project, Inc.
Center for the Independence of	Guidance Services, Inc.	Latino Behavioral Care Network
the Disabled in New York, Inc.	Federation of Protestant	Lawyers Alliance for New York
Central American Legal Assistance	Welfare Agencies, Inc.	Leadership Technologies, Inc.

GRANTEE LIST

Learning Leaders, Inc.	New York Disaster Recovery	Union Sanatorium Association, Inc.
Legal Aid Society	Interfaith Task Force	Unitas Therapeutic Community, Inc.
Legal Services for New York City	New York Immigration Coalition	United Fund of Westfield
Liberty Center for Immigrants	New York Lawyers for the	United Way of Allegheny County
Lighthouse, Inc.	Public Interest, Inc.	United Way of Bergen County
Long Island Housing Services, Inc.	New York Legal Assistance Group (NYLAG)	United Way of Bloomfield
Lower East Side People's	New York Public Interest	United Way of Bucks County
Federal Credit Union	Research Group Fund	United Way of Central Jersey
Lower Manhattan Cultural Council	New York Public Library, Astor,	United Way of Central Maryland
Lutheran Family and Community Services	Lenox, and Tilden Foundations	United Way of Connecticut
Lutheran Social Services of	Nine Eleven Case Management, Inc.	United Way of Dutchess County
Metropolitan New York	Nonprofit Finance Fund	United Way of Essex & West Hudson
M. Silver Associates	Northern Virginia Family Services	United Way of Greater Manchester, Inc.
Making Opportunities for	NPower New York	United Way of Hudson County
Upgrading Schools & Education	NYC and Company	United Way of Hunterdon County
Manhattan Borough	NYC Department of Cultural Affairs/Mayor's	United Way of Long Island
Development Corporation	Fund to Advance New York	United Way of Mercer County
Manhattan Youth Recreation and	NYC Human Resources Administration	United Way of Millburn-Short Hills
Resources, Inc.	NYC Partnership Foundation for	United Way of Monmouth County
Mayor's Office of Emergency Management	Civic Capital Corporation	United Way of Morris County
MBC Production, Inc.	NYU Downtown Hospital	United Way of National Capital Area
Medical and Health Research	Oyster Bay Workforce Investment Board	United Way of North Essex
Association of New York City, Inc.	The Partnership for After	United Way of Ocean County
Mental Health Association of	School Education (PASE)	United Way of Orange County
New York City, Inc.	Passaic County Workforce	United Way of Passaic County
Mental Health Association in New Jersey	Development Center	United Way of Rockland County
Metropolitan Council On Jewish Poverty	Pro Bono Net	United Way of Somerset County
Monmouth County Board of	Puerto Rican Family Institute	United Way of Southeastern Pennsylvania
Chosen Freeholders	Quality Services for the Autism Community	United Way of Sussex County
Mount Sinai School of Medicine	Reconciliation and Culture	United Way of Union County
Mount Sinai-Irving J. Selikoff Center for	Cooperative Network, Inc.	United Way of Warren County
Occupational and Environmental Medicine	Renaissance Economic	United Way of Westchester and Putnam
Museum of Jewish Heritage	Development Corporation	University Settlement Society of New York
Nassau/Suffolk Law Services Committee, Inc.	Rescue International, WTC Canine	Urban Health Plan
National Air Disaster Alliance/Foundation	Recovery Task Force/Search and	Urban Justice Center
National Center for Victims of Crime	Rescue Task Force of New Jersey, Inc.	Village Care of New York
National Conference for	Research Foundation for Mental Hygiene, Inc.	VISIONS
Community and Justice	Research Foundation of the	Wall Street Rising Corporation
National Fallen Firefighters Foundation	City University of New York	Washington Area Community
National Organization for	Sacramento We Care Ministries	Investment Fund
Victim Assistance, Inc. (NOVA)	Safe Horizon	Washington University
Natural Resources Defense Council	Salvation Army of Greater New York	Wildcat Services Corporation
Neighborhood Economic Development	Salvation Army, New Jersey Division	WNYC Foundation
Advocacy Project	Sanctuary for Families	Women's Housing & Economic
Neighborhood Housing Services of	SCAN New York	Development Corporation
New York City, Inc.	School Arts Rescue Initiative	Women's Venture Fund
New Jersey Family Advocate	Seedco	Workforce Organizations for
Management, Inc.	September's Mission	Regional Collaboration
New Jersey Immigration Policy Network, Inc.	Shanksville Volunteer Fire Company	Working Today
New York Academy of Medicine	Shorefront YM-YWHA of	World Trade Center Memorial Foundation
New York Association for New Americans,	Brighton-Manhattan Beach, Inc.	WTC United Family Group
Inc./The Center for Women and Family	Soury Communications	YMCA of Greater New York
New York Cares	South Nassau Communities Hospital	
New York City Fire Department Emerald	Suffolk County Department of Labor	
Society Pipes and Drums, Inc.	Town of Hempstead Department of	
New York College of Podiatric Medicine	Occupational Resources	
New York Committee for	Trial Lawyers Care, Inc.	
Occupational Safety and Health	Tribeca Partnership	
The New York Community Trust	The Trustees of Columbia University	
New York Disaster Interfaith Services	Turning Point Solutions	

* Grantees as of 12/1/04

INDEPENDENT AUDITOR'S REPORT

LETTER TO THE SEPTEMBER 11TH FUND BOARD OF DIRECTORS

We have audited the accompanying statement of cash receipts and disbursements of the September 11th Fund for the fourteen month period from August 1, 2003 to September 30, 2004 and for the period from September 11, 2001 (date of inception) through September 30, 2004. This financial statement is the responsibility of the Fund's management. Our responsibility is to express an opinion on the financial statement based on our audit.

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statement is free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

As described in the Note to Financial Statement, the statement of cash receipts and disbursements is a summary of the cash activity of the Fund and does not present transactions that would be included in financial statements of the Fund presented on the accrual basis of accounting, as contemplated by generally accepted accounting principles.

Accordingly, the accompanying financial statement is not intended to present financial position or results of operations in conformity with generally accepted accounting principles.

In our opinion, the financial statement referred to above presents fairly, in all material respects, the cash receipts and disbursements of the Fund for the fourteen month period ended September 30, 2004 and for the period from September 11, 2001 (date of inception) through September 30, 2004 on the basis of accounting described in the Note to Financial Statement.

Goldstein Golub Kessler LLP

GOLDSTEIN GOLUB KESSLER LLP
NEW YORK, NY

November 11, 2004

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

	<i>Fourteen month period Aug. 1, 2003 to Sept. 30, 2004</i>	<i>Sept. 11, 2001 through Sept. 30, 2004</i>
	<i>(Amounts in thousands)</i>	
CONTRIBUTIONS	\$6,610	\$527,922
INTEREST EARNED	490	<u>5,741</u>
TOTAL CASH RECEIPTS	7,100	533,663
 GRANTS DISBURSED	 90,772	 509,817
GRANT REFUNDS	<u>(1,201)</u>	<u>(7,853)</u>
TOTAL CASH DISBURSEMENTS, NET	89,571	501,964
 EXCESS (DEFICIENCY) OF CASH DISBURSEMENTS OVER CASH RECEIPTS	 (82,471)	 31,699
 AMOUNT AVAILABLE FOR CASH DISBURSEMENT AT BEGINNING OF PERIOD	 <u>114,170</u>	
 AMOUNT REMAINING AVAILABLE FOR DISBURSEMENT	 \$31,699	\$31,699

See accompanying Note to Financial Statement

NOTE TO FINANCIAL STATEMENT

The September 11th Fund (the "Fund") was established by The New York Community Trust and United Way of New York City (the "Founders") to help respond to the immediate and long-term needs of victims, their families, and communities affected by the tragic events of September 11th. Both organizations recognized the need to create a structure to assure that monies from the Fund were spent wisely and effectively, without undue delays, and in a manner that ensured accountability and so created a governing committee (The September 11th Fund Board) and retained a chief executive. The Founders authorized The September 11th Fund Board to establish grant guidelines and determine distributions from the Fund. The Founders are tax-exempt under Section 501(c)(3) of the Internal Revenue Code (the "Code") and have been determined not to be private foundations under Section 509(a)(1) of the Code.

The financial statement of the Fund has been prepared on the basis of cash receipts and disbursements, which is a comprehensive basis

of accounting other than generally accepted accounting principles; accordingly, revenue is recognized when received rather than when earned, and expenses are recognized when paid rather than when obligation is incurred.

This is the final financial statement of the Fund. As of September 30, 2004, the Fund had cash and cash equivalents of \$31,698,979, which are shown as amounts remaining available for disbursement in the accompanying financial statement. These will continue to be maintained as a separately managed fund of the New York Community Trust until all amounts have been disbursed.

Administrative costs of the Fund have been raised separately. For this reason, these costs and the contributions raised to pay them are not reflected in the accompanying financial statement. The direct administrative costs of the Fund are shown below.

The Fund also benefited from substantial in-kind contributions of equipment and services from corporations, foundations and the two Founders.

	<i>Fourteen month period ended Sept. 30, 2004</i>	<i>Since Inception</i>
PERSONNEL COSTS	\$587,323	\$2,250,710
CONSULTANT SERVICES	198,406	940,175
OTHER ADMINISTRATIVE COSTS	<u>37,480</u>	<u>383,173</u>
TOTAL ADMINISTRATIVE COSTS	\$823,209	\$3,574,058

THE SEPTEMBER 11TH FUND

SPECIAL THANKS

The New York Community Trust and the *United Way of New York City* not only created The September 11th Fund and set it on its course, they continued throughout to be hands-on participants and partners in its work. Virtually every staff member from every department of both organizations pitched in, from the accounting and bookkeeping staffs that processed contributions and grants to the information technology specialists who set up and maintained the computer system. The program staffs, ably and thoughtfully led by Joyce Bove at The Trust and Lilliam Barrios-Paoli at the United Way, helped conceptualize and then guide our programs.

We thank each and every one of them and hope that they are proud of us and of themselves for their part in this effort.

We also want to especially thank the people from major corporations and businesses who came forward to help create the systems and infrastructure that made it possible for the Fund to get up and running so quickly. Without their contributions, the Fund would not have been able to achieve its goal of delivering fast and effective relief to those in need.

Thank you.

OUR FOUNDERS

THE NEW YORK COMMUNITY TRUST

Since 1924, *The New York Community Trust*, the metropolitan area's community foundation, has been helping New Yorkers achieve their charitable goals and making grants that respond to the needs of the city. With assets of nearly \$2 billion in 1,700 charitable funds, The Trust distributes hundreds of thousands of dollars every day to educate children, revitalize crumbling neighborhoods, put people to work, promote artistic endeavor, ease the burdens of the hungry and homeless, and nurture the fragile bonds of community. In 2003, The Trust made grants totaling \$118 million.

UNITED WAY OF NEW YORK CITY

United Way of New York City is a volunteer-led organization dedicated to improving lives and building a stronger New York City. UWNYC mobilizes the private, public and non-profit sectors to address the root causes of complex problems facing the most vulnerable populations and delivers lasting, measurable change.

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