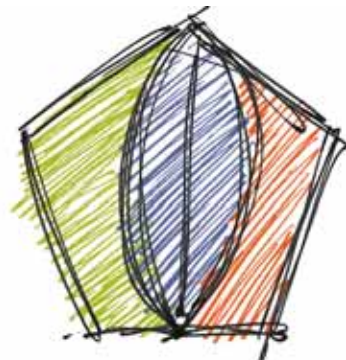
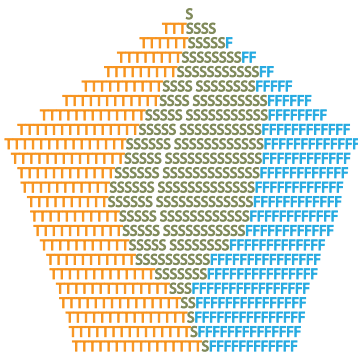
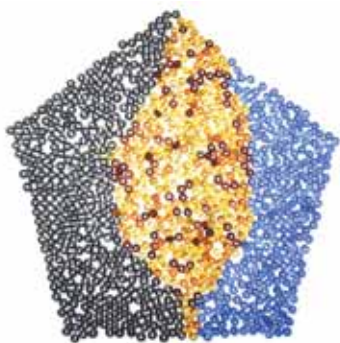


# The Survivors' Fund

AN LLC OF THE COMMUNITY FOUNDATION FOR THE NATIONAL CAPITAL REGION



# Mission

The Survivors' Fund of The Community Foundation for the National Capital Region was established to help victims and families directly affected by the September 11 Pentagon attack access the services and support they needed to achieve long-term financial and emotional stability. The Fund provided two types of direct assistance, financial support and case management services, to be available for a more extended timeframe and to be flexible and responsive to helping individuals and families meet long-term recovery needs.



Since 2001, the Survivors' Fund aided 1,051 individuals in 45 states and the District of Columbia. Read the stories of four survivors starting on page 9.

## Message to the Community

This seventh and final *Report to the Community* marks the conclusion of the Survivors' Fund. Born of adversity, the \$25 million Fund reflects the caring spirit of 12,000 donors—from families who sponsored lemonade stands and bake sales to major corporations and foundations contributing millions of dollars. Far more than a bank account, the Survivors' Fund represents philanthropy at its best. Donors' contributions, compassion and hope helped to sustain the Fund and, in turn, survivors of that terrible day, for nearly seven years.

In the beginning, the leadership of The Community Foundation for the National Capital Region stepped forward to direct the charitable response to the September 11 terrorist attack on the Pentagon. At that time, there was no mechanism in place to guide us in the creation of a fund for victims of mass trauma. Our response was built from the ground up. We didn't know how many people we would serve, we didn't know what their emotional or financial needs would be, or their personal circumstances. This is what we did know: we believed in a locally housed fund—guided by the leadership of our community and committed to being purposefully flexible in our definition of "survivor." Inspired by the response to the 1995 Oklahoma City bombing, we set out to provide case management services in addition to financial support and to be a long-term recovery effort, distinguishing ourselves from other funds established to provide immediate relief or financial compensation alone.

The Survivors' Fund aided 1,051 individuals in 45 states and the District of Columbia, providing both financial support and case management services. We are especially proud of our unique partnership with Northern Virginia Family Service (NVFS), the social services agency providing the case management assistance that supported survivors in their recovery. NVFS answered our call and stayed with the survivors until the very end.

We extend our heartfelt thanks to Stephanie Berkowitz, director of the NVFS Survivors' Fund Project; Mary Agee, NVFS president and CEO; Sharon Frost, NVFS vice president; and the dedicated, compassionate and resourceful case managers.

The Survivors' Fund commissioned two surveys with the purpose of examining our effectiveness and improving our delivery of services and, more recently, a final program evaluation to document what we learned from this experience. Highlights from the recent evaluation are described on pages 18-21 of this report. We will continue to share knowledge gained from this unique experience in order to inform the fields of philanthropy, social work and emergency preparedness. It is our hope that these learnings will provide a template for communities that may face future tragedies.

The Fund's Governance Board and Distributions Committee provided sound stewardship throughout, offering valuable leadership and oversight of the policies, operations and impact. Members devoted countless hours to their task, and to them we offer our personal gratitude. We are particularly indebted to Clarice Dibble Walker, Chair of the Distributions Committee, and to the Survivors' Fund staff, notably Terry O'Hara Lavoie, Director, and Deborah Obernesser, Program Associate, who led us in this demanding and rewarding work. Kathy Whelpley, The Community Foundation's Senior Vice President of Strategic Planning, Governance and Special Projects, lent her considerable talents to this effort throughout the life of the Fund and will continue to lead The Foundation's efforts relating to emergency preparedness and recovery.

Finally, to the survivors of September 11: no mere mention in this report adequately reflects the many ways you have inspired us with your courage and strength. We dedicate this report to the challenges you have overcome, the lessons you have taught us and your ongoing and individual journeys.

Daniel K. Mayers, Chair  
Survivors' Fund Governance Board

Terri Lee Freeman, President

The Community Foundation for the National Capital Region

# The Survivors' Fund in Review, 2001-2008

In the weeks before the Survivors' Fund closed on March 31, 2008, many survivors of the September 11 attack on the Pentagon reached out to the Northern Virginia Family Service (NVFS) case managers who had supported them over the past seven years. Through office visits, telephone calls and cards, survivors “expressed their gratitude that the Survivors' Fund was there for them when no one else was and thanked the case managers for believing in them at a time when they didn't believe in themselves,” said Andrea Zych, Client Services Manager of NVFS's Survivors' Fund Project. “While survivors recognize that recovery from September 11 is an ongoing process, there was a lot of important closure in those final days.”

The country's largest charity devoted exclusively to supporting the long-term needs of families affected by the September 11 attack on the Pentagon, the Survivors' Fund of The Community Foundation for the National Capital Region also was the largest project undertaken by The Community Foundation in its 35-year history. Seven years of experience administering the Survivors' Fund taught The Foundation a number of valuable lessons, many of which already have been shared with other communities responding to natural and man-made tragedies.

“In the beginning, it was The Community Foundation's credibility and capacity to handle the tremendous wave of contributions made in the wake of September 11 that gave funders confidence,” said Stacey D. Stewart, Senior Vice President in the Office of Community and Charitable Giving at Fannie Mae. “We had no doubt that the Survivors' Fund would succeed under the leadership of The Community Foundation,” added Stewart. “Without that, we would not have invested as heartily as we did.” Fannie Mae's \$5 million contribution made it the Fund's leading donor.

For guidance on how best to meet the needs of the Pentagon survivors and their families, Community Foundation President Terri Lee Freeman turned to her colleague Nancy B. Anthony, Executive Director of the Oklahoma City Community Foundation. One week after the attack, Anthony came to Washington to share lessons from the 1995 bombing of the Alfred P. Murrah Federal Building. Those conversations—and others with regional leaders—gave shape to the Fund's mission and structure.

## LEADERSHIP

From the start, the Survivors' Fund was directed by a 10-member volunteer Governance Board charged with managing and operating the Fund and providing oversight. Chaired by Washington attorney Daniel K. Mayers, the Board

included business, civic and philanthropic leaders who, in the words of George Mason University President and Governance Board member Dr. Alan G. Merten, “provided both a head and a heart; in other words, both smart and compassionate.” For the past seven years, the Fund's volunteer

Distributions Committee, chaired by Howard University School of Social Work professor *emerita* Clarice Dibble Walker, met regularly to consider funding requests from survivors.

“There was an enormous responsibility on the part of everyone serving on the Distributions Committee to be good stewards of the resources and to identify those who could benefit most from the fund,” said Susan Ley, Executive Director of the William Wendt Center for Loss and Healing and a member of the Committee. “People saw this as a sacred duty and felt a tremendous responsibility for it.”

Over time, the Distributions Committee met 99 times and considered more than 3,600 requests, ranging from educational support for scores of children who lost a parent on September 11 to employment training for those unable to continue in their previous jobs due to physical injury or mental health concerns. The group approved every imaginable living expense for those whose income was substantially reduced because of death or injury from the attack. In addition, the Fund provided support in both traditional and non-traditional ways — for instance, it paid for mental health counseling but also funded alternative treatments such as massage and acupuncture. In addition, the Fund also was flexible in how it defined a family, including unmarried partners, for example.

Collaboration and communication with other organizations were key to the Fund's success. It worked closely with other philanthropic and nonprofit organizations and government agencies, such as the New York-based September 11th Fund, the American Red Cross and the federal September 11 Victim Compensation Fund of 2001 established by Congress, to ensure that services and support were reaching victims and families efficiently and that efforts were not duplicated. Coordination with other communities and philanthropic leaders continued throughout the life of the Survivors' Fund.

## THE SURVIVORS' FUND MODEL

The Community Foundation adopted a case management approach, similar to that used in Oklahoma City, in which professionally trained case managers coordinated access to services, resources and information available to survivors and their families. The Foundation selected Northern Virginia Family Service (NVFS) to provide case management services for the Survivors' Fund. In addition to serving survivors living in the Greater Washington area, NVFS coordinated services to families



## THE SURVIVORS' FUND: A CHRONOLOGY

**SEPTEMBER 11, 2001**  
As part of the worst terrorist act in American history, the attack on the Pentagon claims the lives of 184 innocent people and directly affects thousands of other individuals and families.

**SEPTEMBER 12, 2001**  
Washington-area philanthropic and community leaders and institutions entrust The Community Foundation for the National Capital Region—the region's largest funder of local nonprofit organizations—with the responsibility for creating a fund to help survivors and families directly affected by the September 11 Pentagon attack.

**SEPTEMBER 16, 2001**  
*The Washington Post* announces the Survivors' Fund in a full-page advertisement donated by the newspaper. Advertisements in *The Washington Post* and several Time Warner magazines continue to run for several months.



#### OCTOBER 2001

Fannie Mae contributes \$5 million, in what eventually became the largest gift to the Fund. By December, more than \$16 million has been donated by more than 12,000 individuals, corporations and other organizations from the Greater Washington area and around the world. Contributions continued to come into the Fund until 2008, resulting in a total of \$25 million. In addition, the Community Foundation taps Northern Virginia Family Service (NVFS), a private, nonprofit organization that has been providing prevention, intervention and advocacy services to the Greater Washington region for some 80 years, to provide case management services for those eligible to receive support from the Survivors' Fund.

#### NOVEMBER 2001

The Survivors' Fund is officially incorporated and its Governance Board convenes for the first time. The Board would continue to meet, monthly at first, then quarterly, for close to seven years. In that time, the Fund's Distributions Committee met nearly 100 times to consider more than 3,600 funding requests.



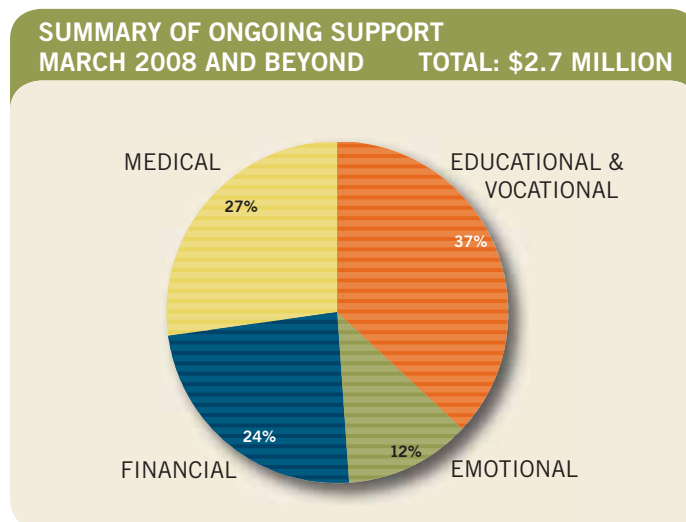
in other parts of the country through the Alliance of Services for Families and Children and through other social work organizations.

Partnering with The Community Foundation was an important growth opportunity for NVFS, allowing the organization "to develop a highly specialized case management model—one that we used not only with survivors of September 11, but with those who fled Hurricane Katrina," said NVFS President and CEO Mary Agee. "It's a model we plan to use into the future with others recovering from trauma."

The Survivors' Fund continuously evaluated and modified the delivery of case management services in order to meet clients' evolving needs as they moved through recovery. Service began as an intensive one-on-one support-based program, moving in the Fund's final year to a less intensive format as a way to transition clients to independence.

In March 2005, with the help of a grant from the American Red Cross, group and outreach services were added to the case management delivery model so that survivors could learn valuable recovery skills and connect with others recovering from September 11.

Again, using Oklahoma City as a model, The Community Foundation also determined early on that the Fund should focus on survivors' long-term needs, pledging to stay with families over time by operating for five to seven years. "We saw survivors who had appeared to be coping well initially, only to experience extreme stress reactions one, two or three years into the Fund," said Survivors' Fund Director Terry O'Hara Lavoie. "We saw survivors who experienced emotional setbacks brought on by anniversaries and news events. We saw people who took time to identify a new career. Several years into the Fund, we heard from first responders and American Airlines employees who had exhausted their own coping mechanisms



**“Over the course of seven years, we tried to be there to serve families and individuals as they came forward on their own schedules and own terms.”**

and financial resources.” In fact, in the fourth year of the Fund, case managers met with more rescue workers than they had in the previous three years combined.

“As time went by,” Lavoie continued, “we saw survivors who previously had closed their cases re-engage with the Fund. We saw young people who were just children when they lost a parent and whose needs changed over time. The Survivors' Fund maintained its commitment to survivors even as the September 11th Fund completed its business, the federal fund made its final awards and other groups ceased operations. Over the course of seven years, we tried to be there to serve families and individuals as they came forward on their own schedules and own terms.”

Flexibility was another hallmark of the Survivors' Fund, both in terms of the people served and the services provided. In its guiding principles, the Fund adopted

an expansive definition of who was impacted by the events of September 11. For instance, “If a child's adoption papers hadn't yet been signed, if a marriage was scheduled but hadn't yet occurred, we still counted these individuals among the victims,” said Distributions Committee member Leslie Seeman. “It was extremely important that we were there for those people since others were not.”

Among those eligible to receive support from the Survivors' Fund were:

- surviving family members of those killed by the attack, including passengers and crew on American Airlines Flight #77 and those at the Pentagon
- individuals who were physically injured during the attack, and their families
- those who suffered mental anguish because they were present at the Pentagon at the time of the attack, normally worked at the Pentagon but were not present on September 11 or were employed by American Airlines
- rescue workers who assisted with the search, rescue and recovery efforts

The Fund's commitment to flexibility also allowed it to meet a wide variety of financial requests, many of them unique to family circumstances. Examples include tuition to graduate school and other education-related costs left out of other 9/11 scholarship funds, and bridge



#### JULY 2002

NVFS's Survivors' Fund Project is awarded a contract from the American Red Cross (ARC) September 11th Recovery Program to expand services to persons affected by the New York and Pennsylvania attacks residing in the National Capital Region. As such, NVFS becomes the first nonprofit organization to receive a grant from ARC to provide case management services to disaster-affected populations. ARC replicates the successful model and partners with case management agencies nationwide.

#### SEPTEMBER 2002

The Survivors' Fund commissions the Children's Research Institute at Children's National Medical Center to conduct a preliminary “Survey of Survivor Satisfaction” assessing the effectiveness of the Fund in meeting the needs of its beneficiaries. The survey reveals that survivors are highly satisfied with services, financial support and the effectiveness of the case management model.

#### OCTOBER 2002

The Community Foundation convenes the Greater Washington Task Force on Nonprofit Emergency Preparedness, a group



comprised of nonprofits and other organizations, to examine lessons learned from the Pentagon attack and to improve the region's preparedness in the event of future disasters. The Task Force, with *pro bono* assistance from McKinsey & Company, later released two reports on the role of the nonprofit sector in disaster response and recovery. The recommendations in the report led to funding from the Department of Homeland Security to strengthen the sector's preparedness.

#### FEBRUARY 2003

Fourteen months into the life of the Fund, nearly 50% of its assets have been committed to survivors. Taking into account declining resources and the desire to meet future needs, the Fund's Governance Board refines its funding guidelines to ensure that the remaining funds are allocated to assist those having the greatest financial and coping challenges and the fewest resources.

#### SEPTEMBER 2003

As part of its ongoing effort to improve the quality of services and refine its model, the Fund commissions a second "Survey of Survivor Satisfaction" conducted by Children's National Medical Center. While an 89% rate



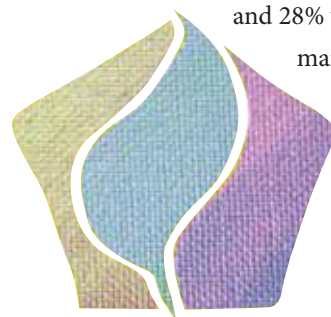
support for injured Pentagon evacuees who repeatedly were denied workers' compensation and required to wait 36 months for results of their appeals.

#### SURVIVORS' FUND BY THE NUMBERS

All told, the Fund provided support to 1,051 individuals in 517 households. Of those, 159 families were from Virginia, Maryland and the District of Columbia. Others represented virtually every region of the country, as well as one family in the U.S. Virgin Islands and another living abroad in Japan.

Of the individuals served, 609 (58%) were affiliated with the military—either on active duty, as civilian employees or as retired military, or were their family members. Of the non-military, 107 individuals were civilian contractors assigned to the Pentagon, or their family members; 55 were American Airlines employees or their family members; and 56 were first responders or their family members. For many families, this was the first time they had turned to a social services agency to ask for assistance.

Of the Fund's \$25 million, 65% supported direct financial assistance to survivors and 28% was allocated for case management services. Grants and interest earnings covered



administrative costs, which amounted to 7% of the Fund's total assets.

Financial assistance ranged in size. Seventy-nine clients received case management support only and no financial assistance; 438 families received some funds. Of those, the average grant was \$33,500. Six families received between \$250,000 and \$475,000.

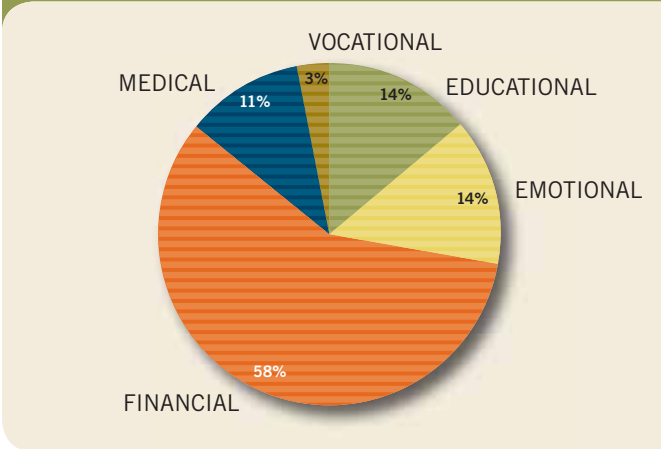
Of the 517 households served, 394 families received more than 16,000 hours of mental health services. The Fund also underwrote:

- ◆ travel to September 11 memorial services for 61 clients
- ◆ nearly \$100,000 in debt relief for 104 clients
- ◆ housing costs for 209 clients
- ◆ job retraining for 72 clients
- ◆ education-related expenses for 186 clients
- ◆ alternative therapy treatments for 97 clients

#### SURVIVORS' FUND OVER TIME

Each year brought a new chapter in the life of the Fund. By the end of September 2001, more than \$2.7 million had been committed to survivors. Initially, distributions focused primarily on financial assistance for living expenses, medical care and education. Only 17% of funds in the first year were for emotional support. As time went by, many survivors succeeded in putting their financial houses in order

SUMMARY OF ASSISTANCE  
DECEMBER 2001 – DECEMBER 2007



and were then able to concentrate on their emotional wounds. The need for daily living expenses decreased as the need for emotional support increased.

The Fund's leadership continually streamlined the financial disbursement process and sharpened the Fund's ability to project the needs of survivors into the future. In early 2003, the Governance Board refined its guidelines to ensure that the remaining funds were devoted to survivors' most pressing needs.

Meanwhile, "We constantly were talking about what other resources existed, whether through private agencies or public benefits," said Distributions Committee Chair Clarice Dibble Walker. "As time went by, it became clear how important those intercommunity relationships were." In addition to connecting survivors with community resources, the Distributions Committee also sought to educate community groups about the needs of survivors. "In the end,"

Walker continued, "the community is where people have to heal."

#### ONGOING SUPPORT

One overriding goal of the Survivors' Fund was to help individuals and families rebuild their lives and move toward self-sufficiency and independence. Working with survivors to develop their own recovery plans also included preparing for the day when the Fund would no longer exist. "The Survivors' Fund was designed to provide varying levels of support as survivors' needs changed during their recovery," said NVFS Survivors' Fund Project Director Stephanie Berkowitz. "Our combination of case management, groups, aftercare services and financial assistance helped clients prepare for the end of Survivors' Fund support."

In the later years of the Fund, a comprehensive case management review found that self-sufficiency would not be

of satisfaction indicates that survivors are pleased with the operation of the Fund, participants also provide recommendations for improvements.

#### JANUARY 2005 THROUGH JUNE 2007

NVFS, through a second grant from the American Red Cross September 11th Recovery Program, begins providing group services on topics ranging from trauma recovery to personal budget management and career-planning.

#### JANUARY 2005

Through a grant from the Virginia Department of Criminal Justice Services with operational support from the Survivors' Fund, NVFS's Survivors' Fund Project begins providing targeted outreach to first responders, and develops a range of trauma education and prevention publications.

#### JULY 2006

The Survivors' Fund commissions Peter D. Hart Research Associates, Inc., a nationally recognized research firm, to evaluate its effectiveness in serving clients. Completed in March 2007, the evaluation concludes that the Survivors' Fund has had a measurable, positive impact on the lives of individuals and families directly affected by the 2001 Pentagon attack.



**AUGUST, 2006**

The Survivors' Fund announces that it will conclude operations as of March 2008, providing a plan to strategically phase-out services over time.

**OCTOBER 1, 2006**

The Survivors' Fund ceases accepting new clients and focuses its resources and assistance on families currently receiving services.

**APRIL 1, 2007**

Case management services shift from the intensive model used throughout the life of the Fund to "aftercare services," which include outreach and referrals to community resources and support groups during the final year of the Fund's operations. A small number of clients continue to require intensive case management support.

**APRIL 1, 2007**

The Fund ceases making new financial commitments to individual survivors.

**MARCH 31, 2008**

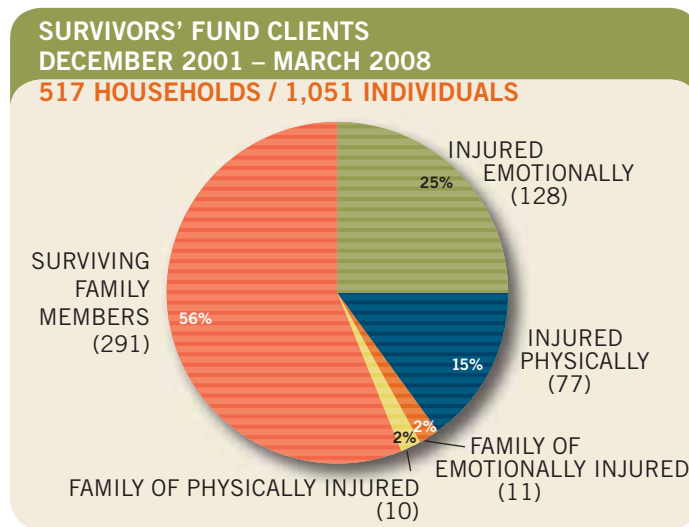
The Survivors' Fund closes its doors. In nearly seven years, the Fund served 517 households, or 1,051 individuals. Through a special trust, 19 families continue to receive ongoing financial assistance for varying periods of time in order to reach or maintain stability.

attainable for a number of clients; in other words, they would not be able to provide food, shelter, medical, educational and basic living expenses for themselves and their dependants. Their circumstances required the Survivors' Fund to develop long-term support plans for these survivors and set aside funds to address their ongoing needs.

This small group includes survivors with substantial, unmet medical needs who were physically injured at the Pentagon; those with long-term mental health needs; and elderly or disabled adults who were financially dependant on a child, sibling or parent who perished at the Pentagon. In order to meet the needs of this vulnerable

subset of survivors, the Fund arranged for them to receive, through special trusts, ongoing financial assistance for varying periods of time into the future.

Now that the Fund is closed, The Community Foundation will focus its attention on sharing its experiences with other communities and organizations, at professional conferences, and in a publication documenting the Survivors' Fund approach, to be published in 2008. "Just as we benefited from the wisdom of the Oklahoma City Community Foundation, we hope others will be able to learn from our experience," said Distributions Committee member Leslie Seeman.



## Survivor Stories

Over the years on the pages of this *Report to the Community*, 30 survivors of September 11 have courageously agreed to share their stories with Survivors' Fund donors and the general public. Each one is unique; yet, together, these stories illustrate the vital support that the Survivors' Fund provided to 1,051 men, women and children over a span of nearly seven years.



# Survivor Stories

## CHRISTOPHER BRAMAN

“Total chaos” is how Staff Sergeant Christopher Braman describes not only the scene at the Pentagon on September 11, but also his family life in the six-and-one-half years since. Through it all, he says, the Survivors’ Fund was “a pillar of strength and stability” for his family.

Inspired by the response to the 1995 Oklahoma City bombing, the Survivors’ Fund made a decision early on to provide assistance to survivors over an extended timeframe of five to seven years. This focus on long-term recovery set the Survivors’ Fund apart from other 9/11 funds. The Survivors’ Fund model provided sustained support for clients, such as the Braman family, having continuing needs, as well as funding for victims who did not come forward until three, four or even five years after the attack. For some survivors, the Fund played as important a role, if not more important, in its fourth and fifth years than it did immediately after the attacks.

### CHRIS’S STORY

An army ranger trained in combat search and rescue, Chris had been working at the Pentagon for a year when the terrorists struck. In the hours following the attack, he returned to the building several times, rescuing three people before the area of impact collapsed. Working day and night over the next couple of days, he recovered 60 bodies, paying little attention to the bitter taste in his mouth resulting

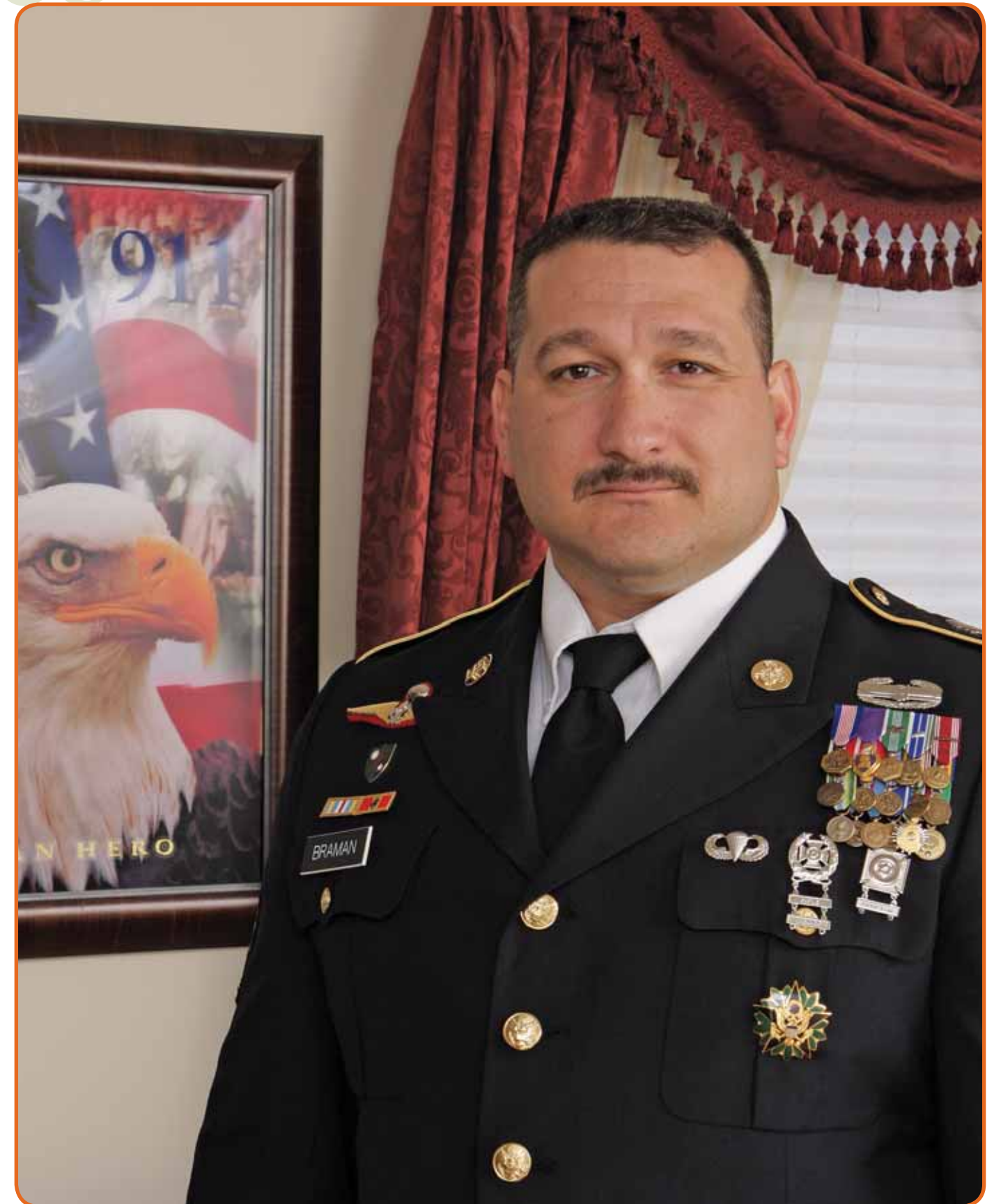
from jet fuel, asbestos and other toxins that he ingested. In the months that followed, Chris could not walk from his house to his car without losing consciousness, and eventually learned that he has permanent lung damage. He also was diagnosed with post-traumatic stress disorder.

But that’s only part of the story. Like many families, the Bramans lost their primary breadwinner. In order to make ends meet, Chris’s wife Samaria, a part-time medical transcriber, took on extra assignments, working around the clock, getting little sleep and becoming increasingly anxious. Their three daughters, who were two, seven and ten years old at the time of the attack, suffered as well. “Things began to unravel at home,” Samaria admits.

At first, the Survivors’ Fund stepped in and helped with basic living expenses, childcare, medical bills and counseling. The Fund provided mentors for the girls. More recently, it paid for Samaria to attend nursing school; she now has steady work as a nurse.

“Six years later, we still have our ups and downs,” says Samaria. “One thing I can say: the Survivors’ Fund has been there every step of the way.”

At the same time, “they prepared us for the day when they would cut the umbilical cord,” adds Chris. “This has truly been a process. The Survivors’ Fund was a blessing in a time of chaos.”



# Survivor Stories

## CHRISTINE FISCHER

An American Airlines flight attendant with three decades of experience, Christine Fischer remembers being at Dulles Airport in June 2001 and “having an intuitive sense that something was terribly wrong. Call it a premonition.”

That uneasy feeling was with her again in early September 2001 when, she says, a large knife fell out of a bag stored in one of the overhead compartments. On September 10, Christine flew as part of the crew on an American Airlines flight from Los Angeles. During the flight, she had a heartfelt conversation with the captain about her long battle against cancer. At the end of the flight, she looked him in the eyes and said goodbye. Twenty-four hours later, the same captain was at the controls when the terrorists hijacked Flight #77 and crashed the plane into the Pentagon.

Fischer continued to work as a flight attendant for two years following September 11, despite the ongoing terror alerts. In 2005, suffering from post-traumatic stress disorder, she retired on medical disability. By then, “I couldn’t do the simplest of tasks because I was so overwhelmed,” she says. “I was emotionally paralyzed. The stress was more than I could physically or emotionally bear.”

### EMOTIONAL BREAKDOWNS

It was not unusual for survivors of September 11 to experience emotional breakdowns years after the attack. They were especially common among fire fighters and other first responders. But as those

affected by the tragedy came to realize that their futures would be very different from what they had long envisioned, emotional breakdowns began to take over their lives. Case managers and therapists saw clients struggling not only with post-traumatic stress disorder, but also with depression, anxiety, panic attacks, insomnia, nightmares, eating disorders, anger and guilt.

The Survivors’ Fund “is the most extraordinary organization I have ever encountered in my life,” said Fischer. “Without them, I would be desperate, depressed and broke with no hope for the future.” In addition to financial support and counseling, the Survivors’ Fund arranged for Fischer to receive alternative medical therapies, such as the Japanese relaxation technique, reiki.

Today, Fischer is entering a new phase of her life. A passion for horses has led her to a career as a riding instructor and, with assistance from the Survivors’ Fund, she received specialized training in the field. Recently, Fischer took on her first students. Through her new line of work, she hopes to help people with emotional or physical disabilities to heal.

In her final therapy session, Christine Fischer acknowledged the people responsible for her recovery over the past few years. She also began to think about all the people who died on September 11. “And in that moment,” she says, “I suddenly felt the presence of every single person.”

It was time, then, to move on.





# Survivor Stories

## MICHELLE FLETCHER

Michelle Fletcher lost her brother, Robert Russell, Sr., when he was killed at the Pentagon on September 11. Originally profiled in the 2006 *Report to the Community*, Michelle had made a pact with her brother that they both would care for their mother, who was in the early stages of Alzheimer's disease. Michelle took care of her physical needs, while Robert managed the finances and much more. Then, in an instant, he was gone.

Understandably, the tragedy hit Michelle hard. She didn't understand the severity until a Northern Virginia Family Service (NVFS) case manager arranged to meet with her at home. When the social worker arrived, the blinds were drawn, the bills unpaid, the house neglected. "I was depressed and didn't even know it," says Michelle. The case manager "recognized that I needed to see a therapist and to address some major health issues I had long ignored," she recalls. She also helped Michelle make important decisions about her mother's well being.

### THE CASE MANAGEMENT MODEL

Unlike other 9/11 funds, the Survivors' Fund provided families with trained case managers to assess their needs and help them navigate through the complicated array of services available to them from multiple sources. Case managers served as advocates, working with families to overcome barriers that may have interfered with recovery and

connecting them with financial support and other services. The effectiveness of the case management model was affirmed in a 2002 "Survey of Survivor Satisfaction" which found that many clients valued their relationships with case managers as much as the financial support they received from the Fund.

Michelle would agree—with one caveat. Due to staff turnover at the NVFS Survivors' Fund Project, she was assigned to several different case managers; some, she says, were better than others. Stephanie Berkowitz, Director of the Northern Virginia Family Service Survivors' Fund Project, acknowledges the challenges: "For the myriad reasons a relationship between a case manager and a survivor can be successful, there are an equal number that such a relationship may, at times, have been unsuccessful. On occasion, the pairing was misaligned, and when we became aware of this, we worked very hard to arrange a better match."

Compassionate case management, in the end, is what Michelle came to depend on. "It was my case manager who helped sort out my finances," she says. "It was my case manager who knew when to talk, and when to listen. It was my case manager who could focus on the big picture as well as on the little picture. It was my case manager who suggested I go back to school. It was my case manager who provided peace in my life."



# Survivor Stories

## MURRAY TABAK

Looking back, Murray Tabak says he saw the Pentagon floor move and the walls vibrate—just like in an earthquake. Only, as we know all too well, this wasn't an earthquake. Tabak, a then-45-year-old government contractor working at the Pentagon, was 150 feet from the impact. In the days that followed, he returned to work. "I wanted to do my duty as an American citizen," he says. "I took my job seriously and thought, 'this is no time to take time off from work.' The things he saw in the days after the attack, such as recovery teams removing torn bodies from the building, "rattled my nerves," says the Baltimore resident. "I didn't feel right, something wasn't right." His friends sensed this, too. At one point, they called 911 on his behalf.

### FLEXIBLE CRITERIA

Recovery from a mass trauma event is unique to each individual. By recognizing this early on and adopting inclusive eligibility criteria, the Survivors' Fund was able to help victims who otherwise would have had insufficient resources and support to get back on their feet after 9/11. People who had been turned away by other agencies because of their narrower definitions of "survivor"—airline employees, caregivers, and people who, like Tabak, were emotionally injured by the terrorist attack—were grateful to find an organization that was there for them.

Diagnosed with post-traumatic stress disorder and depression, Tabak was passed over by a number

of agencies before discovering the Survivors' Fund. Between 2003 and 2007, the Fund provided him with case management support, paid for counseling, covered living expenses and helped him apply for disability after he lost his job and developed a number of serious medical problems in addition to his mental health difficulties.

"I was one of the outcasts," he says. "I didn't lose a family member that day. I didn't suffer serious physical injuries. Yet the Survivors' Fund came to my rescue—and stayed with me. If I didn't have them in my corner, I don't think I would be here today. "They became my surrogate family," adds Tabak, who lost both of his parents soon after September 11. "They stepped in and said, 'Murray, you're not crazy.' They validated what I was feeling."

Not long ago, Tabak began volunteering in the Baltimore office of the American Red Cross. "For anyone who has dealt with personal trauma or has endured difficult, life-altering events, 'bouncing back'—or developing resilience—can be a lifelong journey," says Stephanie Berkowitz, Director of the Northern Virginia Family Service's Survivors' Fund Project. "Along this journey, for some, giving back can be a constructive and important way to find meaning in their new reality, or to bring sense to senselessness. Giving back may be a sign that they have integrated their loss into their lives, and they are ready to help others."



# Looking to the Future

“I hope that we never have to do this again,” said Dr. Alan G. Merten, a member of the Survivors’ Fund Governance Board and President of George Mason University. “But if we do, we want to make sure we have documented a system that others can use and that we share this knowledge as widely as possible.”

With that in mind, the Survivors’ Fund commissioned Peter D. Hart Research Associates, Inc. to conduct a final evaluation of the Fund’s effectiveness and impact. “The findings are especially important given the unprecedented nature of the September 11 attacks,” said Community Foundation President Terri Lee Freeman.



The evaluation found that the Survivors’ Fund had a measurable, positive impact on the lives of individuals and families directly affected by the 2001 Pentagon attack. The vast majority of survivors surveyed reported that their lives after 9/11

would have been worse without the Fund. In addition, 71% of respondents preferred the combination of case management services and financial support provided by the Survivors’ Fund to financial support only. Overall, the preponderance of those interviewed agreed with the Fund’s major operational decisions.

While the Survivors’ Fund was generally well received, specific concerns and suggestions for change were expressed by survivors, case managers and Fund leaders; this feedback is reflected in the report’s key learnings and is potentially useful in planning for future mass trauma response.

“As one of the few evaluations conducted by a 9/11 Fund, the Hart study offers valuable data for the philanthropic, social work and emergency preparedness fields,” said Daniel K.

Mayers, Chair of the Survivors’ Fund Governance Board. “Just as the Survivors’ Fund leadership adapted the Oklahoma City response mechanism, other communities may want to refine and adapt our model for use in responding to another crisis.”

Below is a summary of the key learnings of the Hart evaluation. In a separate publication, *The Survivors’ Fund Process for Disaster Recovery: A Resource for Foundations and Other Partners*, the Survivors’ Fund experience is documented in greater detail. That report is expected to be of particular interest to professionals in the fields of philanthropy, social work and emergency preparedness.

## SUMMARY OF KEY LEARNINGS FROM THE HART EVALUATION

### ON FUND MANAGEMENT:

- ◆ Build on existing nonprofit and philanthropic structures.
- ◆ Recognize that the majority of funds will come in early and the amount received at that time represents the total project budget, unless a major fundraising effort is planned.
- ◆ Coordinate and collaborate with other relief agencies as early and thoroughly as possible.
- ◆ Adopt an intensive case management model.
- ◆ Recognize that the affected population may be diverse and their circumstances wide-ranging. To the extent possible, incorporate broad eligibility requirements.

- ◆ Plan to be in operation long-term.
- ◆ Expect there to be two phases for the organization: an initial emergency response period followed by an extended recovery period.
- ◆ Build flexibility into the organization, allowing for modifications as unanticipated issues arise.
- ◆ Undertake comprehensive internal re-evaluation of every aspect of the work.
- ◆ Define and document the rights of survivors and responsibilities of case managers and the organization’s leadership early, and update these as needed.
- ◆ Focus on communication with both internal and external stakeholders. Communication between the funding organization and the case management service provider is critical. Communication with clients about policy and policy changes should come from the organization’s leadership and be reinforced by case managers.
- ◆ Plan in advance for the organization’s closure.

### ON CASE MANAGEMENT:

- ◆ Be prepared to serve a broad set of clients.
- ◆ Recruit and retain high-quality, experienced case managers.

- ◆ Hire staff experienced in addressing the needs of trauma and provide ongoing training.
- ◆ Implement policies to address case management retention and turnover. Staff turnover is high in the human services field and may be even higher than average due to the stressful nature of serving victims of a mass trauma event.
- ◆ Face-to-face contact with clients is critical to a successful case management process.
- ◆ Consider using a team approach to case management, providing clients with more than one individual familiar with their needs. This also alleviates pressure on case managers.
- ◆ Refer clients living outside the local area to an agency providing case management in their own communities.
- ◆ Because recovery is non-linear, and clients will avail themselves of different kinds of support services at different points in their recovery process, provide all elements of the program throughout the life of the program.

### ON FINANCIAL ASSISTANCE:

- ◆ Financial assistance guidelines should be flexible so that the unique recovery needs of clients can be met.

Since September 11, 2001, the Survivors’ Fund and Northern Virginia Family Service staff have served as a resource to communities across the United States and overseas facing mass tragedies. These included the 2003 night club fire in West Warwick, RI; the 2004 train bombing in Madrid, Spain; the devastation caused by Hurricane Katrina in 2005; and, in 2007, the tornado in Greensburg, KS, the bridge collapse in Minneapolis, MN, and the mass shootings at Virginia Tech.

“...if you’re going to set up a fund or assistance mechanism, understand it’s a long haul. It’s not a short-term thing, particularly when you’re dealing with mass trauma.”

—ANONYMOUS SURVIVOR, FROM 2006 SURVIVORS’ FUND PROGRAM EVALUATION

- Financial assistance should support specific recovery goals identified with the survivor.
- Include the clinical perspective when making financial assistance decisions.
- Consider waiting to implement a financial review or disclosure requirement for clients until a few months, or even a year or more, into the program. Let the level of available fund resources guide your process.
- Plan for and prepare clients for the policy shift from looser to tighter requirements for financial distributions.

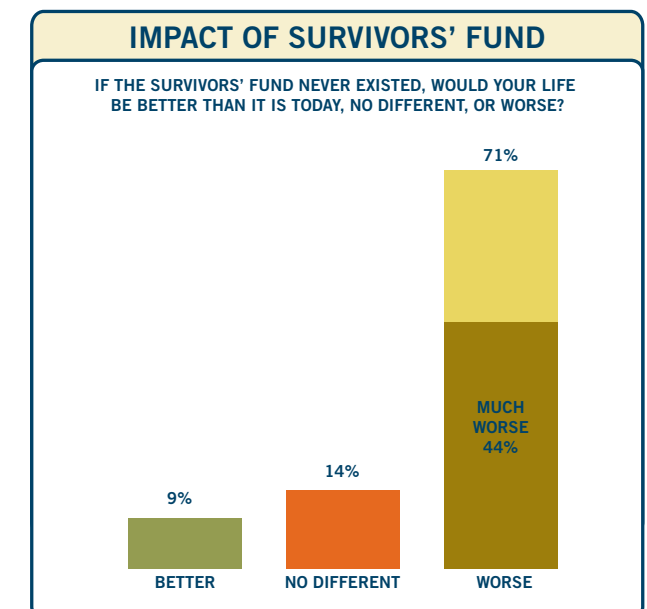
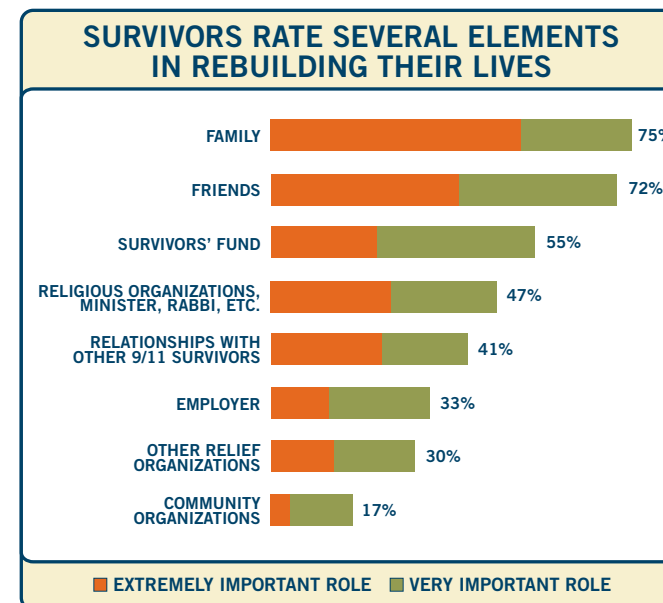
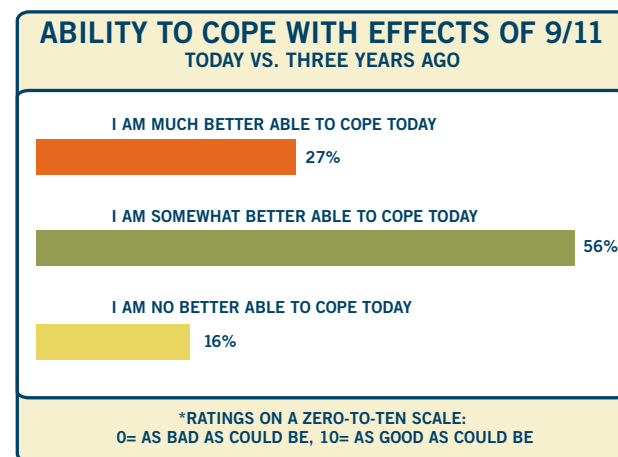
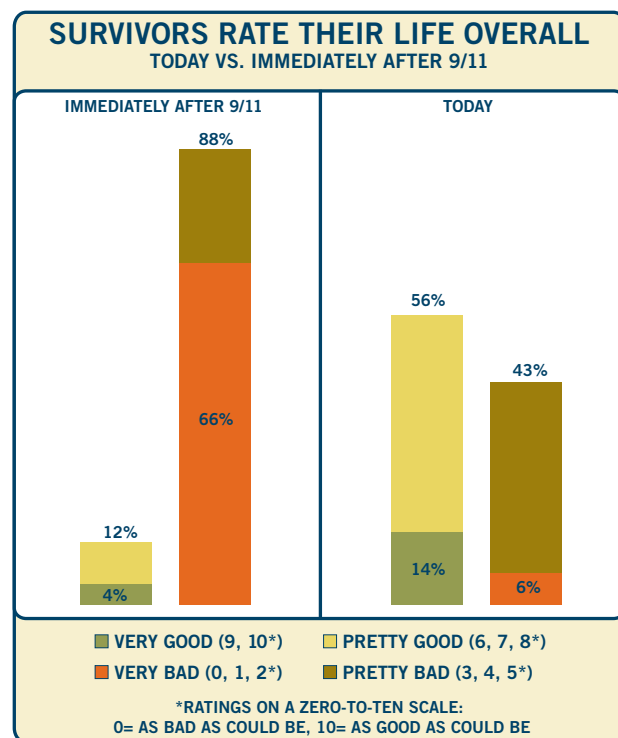
- Expenditures for therapeutic services, such as mental health treatment and counseling, addictions counseling and physical therapy, should be the most highly leveraged and should be the highest funding priority.
- Consider developing a list of commonly needed services (such as mental health therapy and rental assistance) that can be approved in an expedited manner and therefore do not require a high level of review by the decision-making body.

“Any community dealing with a horrific event, no matter what approaches they choose, must provide services to individuals and families who have been impacted by great loss,” said Survivors’ Fund Distributions Committee Chair Clarice Dibble Walker. “Those services would include financial support and early and ongoing physical and mental health treatment. The ultimate goal of this approach is to be a bridge to learning to adapt to changed circumstances. Any program that accomplishes this should consider its work a success.”

## Emergency Preparedness

“Looking to the future, our nonprofit sector must be fully capable of continuing operations, and fully integrated into public preparedness, response and recovery plans, if the residents of the National Capital Region are to be effectively served in the event of another large-scale tragedy,” said George Vradenburg, a member of the Governance Board. With this in mind, in 2002 The Community Foundation convened the Greater Washington Taskforce on Nonprofit Emergency Preparedness, chaired by Vradenburg, to examine lessons learned from the Pentagon attack and to improve the region’s ability to respond to future traumas. The Task Force released two reports, providing recommendations for the Washington region as well as a “blueprint” for communities across the country to use in their planning efforts. This important work has continued under the leadership of The Nonprofit Roundtable of Greater Washington, which has focused its efforts on better on-the-ground coordination between service providers; improved ability to mobilize and manage volunteer assistance; clearer standards for soliciting and handling monetary and in-kind donations; and stronger relationships with business and government.

### 2006 HART REPORT: SELECTED FINDINGS



# Financial Report

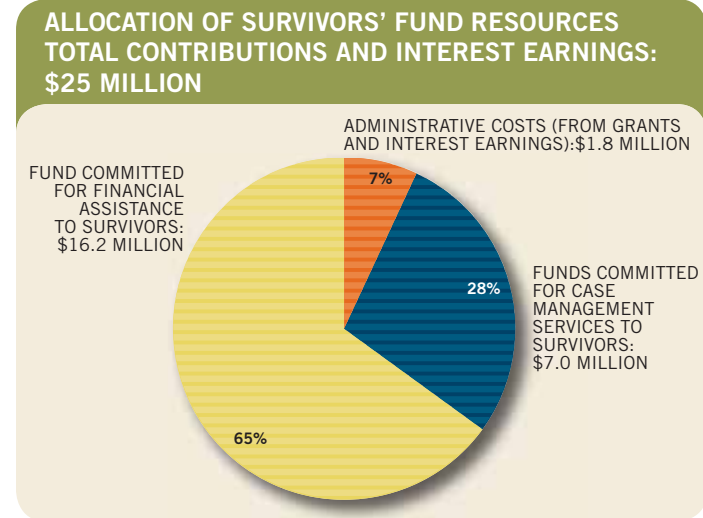
Throughout its seven-year lifetime, the Survivors' Fund distributed \$25 million. Of that, \$16.2 million (65%) was allocated for financial assistance, \$7 million (28%) for case management services and \$1.8 million (7%) for administrative costs.

From the beginning, The Community Foundation made the determination that 100% of contributions received would be used exclusively to support survivors and families. Administrative expenses were paid through a small percentage

of interest from the Fund along with significant support from the regional philanthropic community: The Annie E. Casey Foundation, AOL, The Consumer Health Foundation, The Eugene and Agnes E. Meyer Foundation, The Fannie Mae Foundation, The Freddie Mac Foundation, Home Box Office, Inc., The Morino Institute, The Philip L. Graham Fund and *The Washington Post*.

In addition to the \$25 million mentioned above, Northern Virginia Family Service case managers leveraged millions of

dollars on behalf of individuals and families from funds such as the American Red Cross, the federal September 11 Victim Compensation Fund of 2001, the Robin Hood Foundation, the September 11th Fund, United Way of America, the Virginia Criminal Injuries Compensation Fund and The Walt Disney Company. They also arranged for their clients *pro bono* services such as health care, legal advice and financial management.



## SURVIVORS' FUND FINANCIAL UPDATE

|   | 09/11/01 to<br>03/31/02 | 04/01/02 to<br>03/31/03 | 04/01/03 to<br>03/31/04 | 04/01/04 to<br>03/31/05 | 04/01/05 to<br>03/31/06 | 04/01/06 to<br>03/31/07 | 04/01/07 to<br>03/31/08 | 09/11/01 to<br>03/31/08 |
|---|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| <b>STATEMENT OF FINANCIAL POSITION</b>    |                         |                         |                         |                         |                         |                         |                         |                         |
| Cash/Central Investment Fund              | 17,703,177.20           | 397,513.75              | -                       | 447,620.13              | 482,606.92              | -                       | -                       | -                       |
| Combined Investment Fund                  | -                       | -                       | -                       | -                       | -                       | -                       | -                       | -                       |
| Common Stocks                             | -                       | -                       | -                       | -                       | -                       | -                       | -                       | -                       |
| Specially Invested Funds                  | -                       | 13,222,948.27           | 11,858,755.41           | 10,261,954.18           | 7,601,441.10            | 5,201,316.22            | -                       | -                       |
| <b>Total Assets</b>                       | <b>17,703,177.20</b>    | <b>13,620,462.02</b>    | <b>11,858,755.41</b>    | <b>10,709,574.31</b>    | <b>8,084,048.02</b>     | <b>5,201,316.22</b>     | <b>-</b>                | <b>-</b>                |
| Liabilities                               | 82,695.80               | 57.94                   | -                       | 1,433,823.96            | 1,952,022.60            | 945,556.88              | -                       | -                       |
| Beginning Fund Balance                    | -                       | 17,620,481.40           | 13,620,404.08           | 11,858,755.41           | 9,372,273.35            | 6,132,025.42            | 4,255,759.34            | -                       |
| Net Change                                | 17,620,481.40           | (4,000,077.32)          | (1,761,648.67)          | (2,486,482.06)          | (3,240,247.93)          | (1,876,266.08)          | (4,255,759.34)          | -                       |
| <b>Total Liabilities and Fund Balance</b> | <b>17,703,177.20</b>    | <b>13,620,462.02</b>    | <b>11,858,755.41</b>    | <b>10,806,097.31</b>    | <b>8,084,048.02</b>     | <b>5,201,316.22</b>     | <b>-</b>                | <b>-</b>                |
| <b>STATEMENT OF ACTIVITIES</b>            |                         |                         |                         |                         |                         |                         |                         |                         |
| Contributions                             | 18,317,755.06           | 2,398,308.67            | 732,918.39              | 1,075,504.99            | 127,939.01              | 15,250.00               | 5,675.00                | 22,673,351.12           |
| Interest and Dividends                    | 107,858.04              | 509,337.42              | 387,788.54              | 359,069.98              | 409,443.61              | 435,170.28              | 212,368.93              | 2,421,036.80            |
| Realized and Unrealized Gains             | (122.91)                | (268,664.58)            | 360,167.20              | (252,394.63)            | (57,066.39)             | 4,758.19                | 42,060.00               | (171,263.12)            |
| <b>Total Revenue</b>                      | <b>18,425,490.19</b>    | <b>2,638,981.51</b>     | <b>1,480,874.13</b>     | <b>1,182,180.34</b>     | <b>480,316.23</b>       | <b>455,178.47</b>       | <b>260,103.93</b>       | <b>24,923,124.80</b>    |
| Grants and Appropriations                 | (805,008.79)            | (6,639,058.83)          | (3,242,522.80)          | (3,668,662.40)          | (3,720,564.16)          | (2,331,444.55)          | (4,515,863.27)          | (24,923,124.80)         |
| Management Fees                           | -                       | -                       | -                       | -                       | -                       | -                       | -                       | -                       |
| <b>Total Grants and Expenses</b>          | <b>(805,008.79)</b>     | <b>(6,639,058.83)</b>   | <b>(3,242,522.80)</b>   | <b>(3,668,662.40)</b>   | <b>(3,720,564.16)</b>   | <b>(2,331,444.55)</b>   | <b>(4,515,863.27)</b>   | <b>(24,923,124.80)</b>  |
| <b>Net Change</b>                         | <b>17,620,481.40</b>    | <b>(4,000,077.32)</b>   | <b>(1,761,648.67)</b>   | <b>(2,486,482.06)</b>   | <b>(3,240,247.93)</b>   | <b>(1,876,266.08)</b>   | <b>(4,255,759.34)</b>   | <b>-</b>                |

The Survivors' Fund is audited by Argy, Wiltse & Robinson and is included in the combined financial statements of The Community Foundation for the National Capital Region. For a copy of the most recent audited financial statements, please contact The Foundation at (202) 955-5890 or via email at [info@cfncr.org](mailto:info@cfncr.org). In addition, the statements may be downloaded at [www.thecommunityfoundation.org](http://www.thecommunityfoundation.org).

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## About The Community Foundation for the National Capital Region

The Community Foundation for the National Capital Region, the largest funder of nonprofit organizations in the Washington, DC area, distributed in its FY2007 more than \$96 million in grants to nonprofit organizations in the Washington metropolitan area and beyond.

Along with its three regional affiliates—Alexandria Community Trust, The Montgomery County Community Foundation and The Prince George's Community Foundation—The Foundation now manages some 650 donor funds totaling assets of more than \$390 million.

Celebrating its 35th anniversary in 2008, The Community Foundation is dedicated to growing philanthropy by helping individuals, families, corporations and others strategically invest their charitable dollars in the Greater Washington region. The Foundation serves as a trusted broker and steward, with the goal of creating a permanent source of philanthropic capital in the Washington, D.C. region. It accomplishes its mission by providing expertise and services to donors on ways to reach their philanthropic goals; connecting its donors to organizations providing effective programs; serving as a convener and catalyst on emerging issues; and providing sound financial management of assets.

To learn more about The Community Foundation for the National Capital Region, call (202) 955-5890 or visit [www.thecommunityfoundation.org](http://www.thecommunityfoundation.org).

## Thank You

The Survivors' Fund is grateful to the survivors profiled in this and previous reports who gave us permission to share their stories. We also want to thank:

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