

The Massachusetts 9/11 Fund



To: The Board of Directors and Family Advisory Committee of the Massachusetts 9/11 Fund

From: The Strategic Planning Committee

Date: June 30, 2006

The Strategic Planning Committee is providing you with its final report. This report offers three choices. The Board of Directors will meet July 17 to review these options. The agreed-upon process calls for the Board to make a decision that evening on a strategic direction for the Massachusetts 9/11 Fund, Inc.

This report is the work product of the Strategic Planning Committee and is the result of its meetings, background research and interviews conducted principally by David Hastings, Executive Director, presentations and discussion with the Family Advisory Committee and the Community of Care. Drafts have been provided to and discussed with the United Way of Massachusetts Bay, Robin Hood Foundation, American Red Cross, Rockefeller Philanthropy Associates, the Center for Nonprofit Management, Massachusetts Soldiers Legacy Fund, Senator Edward M. Kennedy's office, Families of September 11, and Voices of September 11. Previous drafts were made available in electronic and hard copy form to everyone on the Fund's database as well as being posted on <http://www.massfund.org>. This report will receive a similar distribution.

You are receiving this report as part of the continued process leading up to the Board Meeting on July 17, 2006. We are continuing to seek input, as we have from the outset of this planning process. Please review the options thoroughly, and comment as you feel appropriate. We would like to receive as much input as possible prior to the meeting of the Board.

Signed, the Strategic Planning Committee

Dan England, Chair  
Faith Arter  
Jim Fisher  
David Hastings, ex-officio

**Final Report of the Strategic Planning Committee of the Massachusetts 9/11 Fund, Inc.**

June 25, 2006

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## **Executive Summary**

The Massachusetts 9/11 Fund, Inc. has accomplished much of its intended mission. In five short years it reached the goals it had identified: to raise sufficient monies to provide emergency and short-term financial and legal and financial planning assistance to New England based families who lost loved ones on 9/11/01, to advocate for these families through the processes involved in the various support systems that were provided for them, to provide a permanent public memorial and, most importantly, to establish a community of sharing people who have come to appreciate each other's camaraderie and support through very difficult times.

Following a strategic review that took place in June 2004, the Board renewed its efforts in this area, adopting a resolution at its June 2005 meeting, to revive the effort. The Strategic Planning Committee of the Fund began its process in March 2006.

This process identified the key players as the Board of Directors in full, the Family Advisory Committee, staff, and the community of families at large. The Committee developed a process incorporating input and communication between and amongst these groups that has resulted in the critique of a mid-course report (issued 5/5/06) and followed by this final report to be considered by the Board in the establishment of a strategic direction for the corporation at its meeting 7/17/06.

As part of this process, data was collected through interviews and meetings with individuals and organizations with whom the Fund has worked closely over the years. All of these will receive copies of this final report on which to offer additional commentary.

The Committee initially reviewed four options and is offering three. The Committee considered the financial support requirements for the various options, especially given the pressures of the need to consider the establishment of some endowed funds to provide for specific perpetual services.

The first, Option A, involves a transition to a reduced staff complement for a maximum of two years beginning no later than 1/1/07. This staff would assist the Board, in identifying partner organizations to agree to administer specific programs for agreed upon time limits. Some programs would continue in perpetuity, the others would terminate 12/31/2011. The end result would be that the Fund would exist as a group of volunteer board members that would meet as needed, but no less than twice a year, to review the work of its contracted partners.

Option B has two variations with regard to a core organizing principle. It involves a transition to a modified staff complement from the existing group, retains a program of services and preserves the unique revenue sources for the families of 9/11 as originally conceived, and identifies additional potential populations who could benefit from a similar set of services. Each population, including the 9/11 families, would represent a service arm of an umbrella-type organization whose Board would include representative interested volunteers from each service arm. The two variations differ on the eligibility requirements for the new potential target populations: one would be families affected by the events of 9/11/01; the second would be families who have been affected by sudden violence (including those affected by the events of 9/11/01).

## **The History of the Fund and Its Strategic Planning**

The Massachusetts 9/11 Fund has several characteristics that make it unusual in the public sector. Understanding the early attributes is important as these represent the core values of the organization. As any organization, the circumstances of the founding of the Fund dictated its early history.

The organization was assembled very quickly. Through the combination of a generous donor, the Stop & Shop Companies, a small group of very motivated volunteers assembled by Eric MacLeish, and a number of family members whose lives had suddenly been intertwined by a hateful act that occurred on a sunny Tuesday morning, the Fund was created within 100 days of 9/11/01.

The family members themselves were intimately involved with setting the direction of the Fund, meeting directly with the Board and interfacing with the professional staff on a regular basis.

The organization was streamlined in function from the beginning, and distributed significant sums of money, making awards to family members before the larger institutions could marshal their resources. The Fund's ability to distribute needed cash quickly was significantly enhanced by the temporary Victims of Terrorists Relief Act, which reduced documentation requirements for grants made to 9/11/01 Victim Families. An Executive Director was appointed in July 2002 when it became obvious that the administrative and fundraising needs were beyond the scope to be handled efficiently by a volunteer organization. Social Service advocacy and referral services were developed in July 2003 in response to identifying needs not met by other organizations. The largest single fundraising cause-license plate auction in the history of Massachusetts was carried out, and a revenue stream was established that exists to the current day.

A permanent and public memorial and peaceful reflection garden was designed and constructed in the Boston Public Garden. This was another example of the unique efforts of the Fund. Championed by Board Member, Candy Altman, the memorial was embraced by Mayor Menino, Governor Romney, Senators Kennedy and Kerry, and became the first site of its type to be established in what is Massachusetts' most historic and venerable Public Garden. Several families participated in the design and dedication of the Public Memorial, which added to the ultimate support of the Memorial by many family members who were not included in the development of other public Memorials.

In 2004, this organization took some time to reflect upon its accomplishments, peer into the future, and attempt to determine where to go next. The Board of Directors enlisted an external consultant who conducted an exercise that identified some possible future directions. The term "sunset" was used to describe one possible scenario, the organization reducing in size or possibly planning an eventual closure. At the same time, the possibility of expanding services to new or different populations was cited as a possible outcome. An idea to document a Rapid Response to Tragedy Organization Model was fostered but not well developed. No decisions were made at the time.

The organization changed professional leadership during the period October 2004- April 2005.

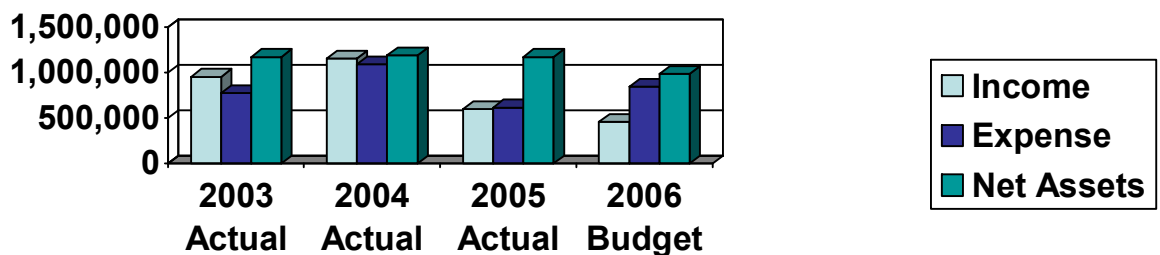
At the June 2005 Board meeting, the Board acknowledged the need to reinvigorate the strategic planning effort. The Executive Director offered a scenario that included specific steps in preparing for strategic planning. He noted the preparatory measures necessary included deep understanding of the population's

needs, an assessment of the Fund's strengths and the challenges it faces, and an environmental scan to determine potential areas of need and opportunity where the Fund could excel. The Board supported undertaking these measures.

### Strategic Planning 2006

In March of 2006, President Faith Arter requested Dan England, Chair of the original strategic planning committee, to bring the effort back into action, given the analysis that had been accomplished in the interim. The Committee was formed including Dan, Faith, Jim Fisher, and the Executive Director, David Hastings.

The Committee began its work by reviewing the history of the Fund, its origin and major accomplishments, as summarized above. A review of its finances revealed a strong revenue base, with a significant accumulation of assets built up over the years, all with some type of restriction. The bulk of the revenues are targeted either for the benefit of Massachusetts families who lost someone on 9/11 and for the design, construction and maintenance of a public memorial. A comparison of the previous three years actual figures and the budget for 2006 follows in chart form.



The Committee agreed that its strategic plan would provide the following:

- Mission Statement: "why do we exist", "what do we do"?
- Vision Statement: "where do we see ourselves going as an organization", "what should the impact of our work be"
- Statement of Values: our philosophy, our beliefs
- Goals with Measurable Objectives: what do we wish to accomplish, how will we know it when we get there?
- Strategy and Tactics: how we will accomplish our goals and objectives

The Committee also established the areas that will need to be pursued and understood fully prior to the adoption of any final strategic plan. Those issues are:

- Legal issues - the constraints and opportunities presented by our current by-laws, articles of organization, and the specifics of our tax exempt status
- License plate revenue - the constraints of the use of the funds, including the memorial portion of the revenue
- Organizational structure - the capabilities and limitations of our existing structure
- Staffing - the capacity and skill set of our existing staff; ability to provide other services

- Transition issues - what would be the constraints and opportunities in changing operations of the Fund (close, expand, diversify, contract)
- Revenue and funding - noting that the interest in providing specific services in perpetuity limits the availability of funds for other purposes
- Implementation Plan - what we expect the budget to look like (revenue and expense), priority order of tactics, accountability and responsibility for each proposed outcome
- Feedback Requested - any potential change in the course of action/direction requires acceptable amounts and varieties of input
- Determining the appropriate level of intervention for supporting post-disaster families
- Environmental scan – what are other organizations involved in post-9/11 activities doing?
- Are there potential niches the Fund is well-suited to work in?
- Are there opportunities for collaboration with existing organizations?
- Are there other 9/11-related issues that may arise later for which families would need support?

The Committee met and established a specific timeframe with deliverables. The process provided for a series of Committee meetings. Parallel to the meetings of the Committee, the staff met with the Family Advisory Board, soliciting their input and response to periodic reports and updates from the Committee process. The Committee published two reports - May 5 and June 25. The Board of Directors met to review the May 5 report (received in advance) providing direction for further work on May 17, and will meet again to decide upon a final strategic plan July 17. Open meetings of the entire community, including family members, Board members, and community partners were made available at three different times and days after the publication of the first report. Only one individual appeared at one of the three meetings; two sessions were not attended by anyone. Comments gathered along the way from individual conversations were unanimous in their belief that the report and process appear to be thorough and provide reasonable alternatives from which to select a strategic plan.

The Committee reviewed the existing organization mission, and it is important to restate it here for the reader's perspective:

*To provide monetary, legal and financial planning services to Massachusetts families directly affected by the loss of, or injury to, a family member as a result of the terrorist attacks of September 11, 2001, or other terrorist attacks which may occur in the United States in the future, and to provide similar disaster relief services as permitted...*

The Committee also reviewed and assessed the strengths of, and challenges faced by, the Fund.

#### Strengths

- Knowledge of, relationships with, and connections to Massachusetts services, professionals, government
- Connectivity to family constituency
- Surplus funds (depending upon the disposition of some/all for endowments)
- Ongoing revenue stream for families of 9/11 (license plates)
- Organizational infrastructure (established and fully operative office, administrative and operating procedures, financial reporting and monitoring capability)
- Staff competencies

- Mental health and social services
- Program development, operations and management

### Challenges

- Board membership and activity level decreasing
- Narrow scope of use for existing revenues
- Partner fatigue - most community organizations and funding groups are leaving the 9/11 support activity area
- Lack of Scale of the organization - it cannot easily expand as currently designed
- Diversity of constituent opinion - there is no single "family opinion"
- Changing need(s)
- Level of family participation

The Committee arrived at a clear understanding that given the activities scheduled and in process for the duration of 2006; it would not be possible to begin to implement any changes decided upon as a result of the strategic plan immediately. However, the Committee was clear that once the direction is decided (7/17/06), preparation for implementation must begin so the organization is prepared to begin the transition no later than 1/1/2007.

### **Options Evaluated**

In considering various options, the Committee reviewed the research that was collected. This research included interviews, conversations, formal and informal input from the following organizations:

Robin Hood Foundation  
 American Red Cross  
 Rockefeller Philanthropies  
 United Way of Massachusetts Bay  
 Catholic Charities  
 Department of Mental Health  
 United States Attorney's Office of Victim Services  
 Massachusetts Office of Victim Services  
 Center for Nonprofit Management  
 Voices of September 11  
 Families of September 11  
 Massachusetts Soldiers Legacy Fund  
 Boston Medical Center  
 Offices of Senators Kennedy and Kerry

In addition, the quantitative and qualitative analysis of the 2006 Family Needs Assessment was considered.

The Committee considered four possible outcomes. They are listed here, briefly, with their characteristics.

### Option - Hand Off

In this scenario, the Fund would identify one or more community partners with whom it would negotiate specific agreements to receive a portion of the assets of the Fund, and address the following, in perpetuity:

- Public Garden Memorial Maintenance and Inspection
- Annual Commemoration ceremony on 9/11

Then, perhaps the remaining surplus, if any, would be distributed among existing families, or perhaps be established as endowments for scholarships or emergency assistance. In the latter case, specific agreements would have to also be negotiated, and parameters for the awards established.

### Option - Expand

In this scenario, the Fund would expand its services to the 9/11 constituency, providing additional services beyond its existing capacity, including perhaps:

- Policy - develop proposed policy changes in the area(s) of disaster preparedness, post-disaster recovery
- Advocacy - lobby for specific policy changes
- Education - provide organizations and institutions with the understanding of the history of the events of 9/11, understanding of the affects on the survivors, and of the challenges faced by the families
- Mentoring - assisting family members with life changes (young people selecting careers, older individuals becoming caretakers of their parents, changing relationships at marriage/divorce)
- Pay it Forward - assisting family members who are engaged in efforts to honor their loved ones through the establishment of scholarships, foundations, cause-related activities

### Option - Diversify

The option to diversify would present the Fund with the opportunity and challenge to identify and support other populations who might have been affected by other critical incidents outside their control such as families of Iraq or Afghanistan war casualties, or participate with other organizations to provide increased information and referral support to citizens of the Commonwealth.

### Option - Continuation as is

The fourth option the Committee evaluated was to maintain the Fund as is, with existing staff and the existing priorities.

### **Option Selection**



The Committee initially reviewed all four options, and decided to recommend that the Board consider two hybrids of the existing four possibilities. In doing so, the Committee recommended against the consideration of any of the four options in their original forms as described above. Briefly, the rationale was as follows:

Hand Off - The family constituency clearly wishes to have the Fund maintain the elusive, and hard to define, "community" that has been established. For some family members, this is a feeling of belonging to a common group of family members whose gathering the organization has supported, both formally and informally. The 2006 Needs Assessment (with a response rate of 33% as compared to the 2005 survey which received a response of 22.9%) also notes that there is a preponderance of family members for whom recurring grief reactions occur. Seventy percent of family members responding to the survey report that they have experienced physical affects from experiencing the trauma of the loss. Practically, even if the Fund were to find it appropriate to eventually dissolve or hand its assets to a continuing effort of some type, neither the constituents nor the organization is capable of going immediately to that transition in 2007.

Expansion - The family responses do not strongly support the increase in the provision of services. Financial assistance grants to families in the last twelve months have gone to less than eight families. Attendance at most events would not suggest that additional programs would bring in large numbers. Requests for services, in general, have decreased steadily since 2002.

Diversify - Immediate diversification is not practical as there would not be sufficient time to both identify additional populations or service types and to raise the additional unrestricted monies that would be required to provide services to a population or populations different than the 9/11 families. There would be time necessary to make changes to the organization's structure, and also to identify the legal and other hurdles that would have to be addressed. Therefore, an immediate transition to a diversified organization no later than 1/1/07 is not practical.

Continuation as is - the committee believes firmly that the organization would be irresponsible if it chose to simply remain unchanged as there does not appear to be a need to maintain the size of the staff and resources to offer an ever shrinking set of programs and services. Clearly, there would be a substantial revenue build-up that would not address the reason donors provided funding to the organization. Existing staff are not in synch with the continuation needs expressed by families. Specifically, there is a decreasing need for maintaining a licensed clinician on staff given the marked decrease in the provision of mental health support in a non-treatment relationship by the Fund and its staff. The fund appropriately refers individuals to private clinicians if they require or would be advantaged by individual therapy.

The Committee then developed two hybrid options, each of which would begin no later than 1/1/07:

Option A

Phase one: down-size (details below), and continue until no later than 1/1/09

Phase two: hand-off by 1/1/09

Option B

Phase one: engage in a transition (details below) until no later than 1/1/09

Phase two: diversification into a single organization with multiple service arms, one of which would provide support to 9/11 families by 1/1/09. However, if the diversification effort is not successful, plan for a hand-off by 1/1/09.

### Option A

This choice provides an orderly transition to an eventual outcome such that the Board of Directors would be comprised of 50% family members, and the organization would have neither staff nor an ongoing physical office presence. A down-sized transition staff would continue for no longer than January 2009. The next phase would be the same as the initial "Hand-Off" option described earlier, where the organization's board would have 'permanent' contracts with other institutions who would handle the continuing activities. The schedule for maintaining such continued activities would be as follows:

#### Perpetuity

- Public Garden Memorial Maintenance and Inspection
- Commemorative ceremony on September 11

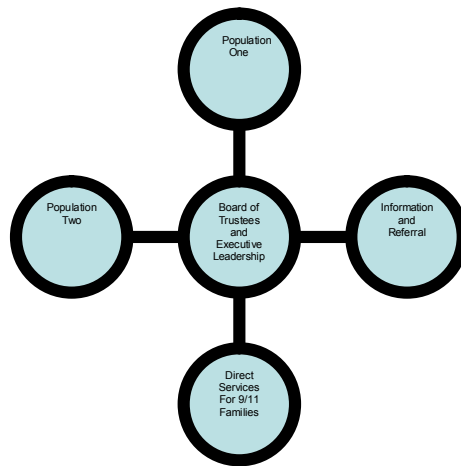
#### Time Limited - expiration December 31, 2011

- Pre-secondary school scholarships (a possible program)
- Mental health referral (existing program)
- Extension of Health Care Support Program (an existing program through 12/31/2008)
- Payment for 33rd+ mental health treatment visit (a possible program)

There would be no fund raising beyond the continued receipt of the license plate revenues. In the first phase, which would begin no later than 1/1/07, the Executive Director position would be reduced to 80% time rather than full time; the Administrative Coordinator position would be reduced to 50% (halftime) from full time; the fulltime Social Work Coordinator position would be converted to an 80% time Case Manager/Advocate position. This position does not require that the incumbent be a licensed independent clinician. The individual's skills would be in the area of client advocacy, case management and liaison work with other agencies.

### Option B

This option has one similarity to the program proposed as Option A above. The change from a licensed, independent clinician position to a case manager/advocate would also take place, however the position would remain full time. The Executive Director and Administrative Coordinator positions would remain full time. This team would work to identify additional populations requiring services, where there is some demonstrated expertise in the Fund that could be utilized. This expertise includes not only the provision of support services to families, but also knowledge of the government and business community and a demonstrated excellence in fund raising. The Fund would proceed to identify such populations or agency/organizations with which to collaborate or merge, and work towards the identification of a model of an organization with a central board and executive leadership. As an example, a view of such a structure follows on the next page:



The advantage of a model like this is that it can be scaled, and is more efficient than spawning multiple small, competing organizations with duplicative overhead costs. Candidates for services in such a diversified model include families who have lost soldiers in the Afghanistan and Iraq wars, families whose missing/abducted children are lost, participation in a state-wide information and referral network as part of a nationwide "211" program; rescue workers suffering from debilitating diseases, families who lose rescue workers.

As noted above, certain existing programs and proposed programs were suggested to have program closure dates (either "none" - as in perpetuity; or 12/31/2011). In Option B, the 9/11 service arm of the new organization would follow those proposed closure dates. However, there would be no necessity to identify sub-contractors for the perpetuity programs, as the 9/11 service arm would handle the perpetual aspects of the identified programs.

There exists the possibility that such a diversification effort could fail. The Committee has considered that and proposed, as part of this model, an alternate phase two such that the existing 9/11 service set be transitioned as described in Option A so that it is not a casualty of a failed diversification effort.

**Board Modification of the Options**

At the meeting of the Board of Directors held on May 17, 2006, the Strategic Planning Committee was requested to pursue a detailed understanding and description of Option B with consideration as follows:

- The current position of Social Work Coordinator not be changed to that of Case Manager/Advocate. General comments were made regarding the value of the clinical judgment of a licensed independent clinician in not only providing or assessing the need for

- client service, but also to manage the overall provision of support services that a re-designed organization might provide or consider providing.
- The restructured organization preserve all current and future funds that are properly segregated for the benefit of the current population
  - The structural design have a clearly understood mission-focus such that additional new programs to be brought "under the umbrella" would have a commonality of eligibility and nature of services to be provided, choosing from two -
    - Eligible populations be those affected by the events of 9/11/01
      - Expand the geographical target area to include families who lost loved ones from outside of the three states currently covered
      - Add the families from Massachusetts (or other states) who have lost soldiers in
        - Afghanistan
        - Iraq
      - Add the returning veterans and their families who may or may not have been injured in the conflicts in
        - Afghanistan
        - Iraq
      - Rescue and recovery workers, and their families, who participated at Ground Zero who live in Massachusetts (and surrounding states?)
      - Assisting the providers who are working to the benefit of the above noted populations by providing additional training
    - Eligible populations experiencing loss and trauma as a result of violence or sudden catastrophic event
      - All those above could be eligible, including
        - Families whose kidnapped children have been murdered
        - Families experiencing natural disaster, acts of terrorism or catastrophic accidents (fire, large scale emergency)

### **Final Three Proposed Strategic Direction Alternatives**

The committee offers the pros and cons of each of the three possible strategic directions. This is followed by discussion of the various aspects of these options as they compare to the questions the committee initially set forth in the planning process.

#### Option A

##### Advantages

- Requires no additional fund raising
- Maintains existing mission, eliminating the need to restructure the framework of the organization (IRS, Attorney General MA)
- Strengthens the role of family members
- Preserves the organization for revival
- Allows for Board members to complete their commitment successfully

## Challenges

- Identify partnership organizations to continue the work
- Ensure that the partnership organizations will live up to their agreements
- Eliminate staffing capacity to identify and deliver new programs

## Option B – 9/11 Centric

### Advantages

- Maintains an active organization that can mission to the changing needs of the existing constituency
- Use ability of existing organization to positively impact other individuals, families
- Increases the efforts of the organization in a closely related area; familiar with the fund raising and programming territory, collaborators, sympathizers

### Challenges

- 9/11 Fatigue – is the public willing to continue “hearing” about 9/11 and its aftermath
- Creation of a new culture for the organization
- Fund raising will return to the fore front of the organization’s activities
- Change in structure and organization - new articles of organization and by-laws
  - IRS exemption would need to be modified
  - License Plates - the organization could consider proposing changes in the legislation for use of funds
  - Attorney General in Massachusetts - would have to approve new Articles of Organization
- Additional Board members needed to champion the new programs
- Additional staff would need to be recruited, or, reduce the time of existing core staff and share their compensation

## Option B – Family Centric

### Advantages

- Maintains an active organization that can mission to the changing needs of the existing constituency
- Use ability of existing organization to positively impact other individuals, families
- Increases the efforts of the organization in a closely related area; familiar with the fund raising and programming territory, collaborators, sympathizers
- Could start with 9/11 related families and grow to non 9/11 groups as needed

### Challenges

- 9/11 Fatigue – is the public willing to continue “hearing” about 9/11 and its aftermath
- Fund raising will return to the fore front of the organization’s activities
- Creation of a new culture for the organization

- Change in structure and organization - new articles of organization and by-laws
  - IRS exemption would need to be modified
  - License Plates - the organization could consider proposing changes in the legislation for use of funds
  - Attorney General in Massachusetts - would have to approve new Articles of Organization
- Additional Board members needed to champion the new programs
- Additional staff would need to be recruited, or, reduce the time of existing core staff and share their compensation

As noted on page five of this report,

*"...the Committee also established the areas that will need to be pursued and understood fully prior to the adoption of any final strategic plan."*

Those areas follow here.

Areas to Consider	Option A	Option B - 9/11 Centric	Option B - Family Centric
Legal issues - the constraints and opportunities presented by our current by-laws, articles of organization, and the specifics of our tax exempt status	No legal issues arise simply out of the selection of this strategy	All areas noted would have to be revised	All areas noted would have to be revised
License plate revenue - the constraints of the use of the funds, including the memorial portion of the revenue	No change in current distribution would be necessary. The organization could request at some point that the flow of funds to the MA 9/11 Fund be discontinued. There could be some public concern expressed if the funds continue for many years and the organization's activity markedly decreases.	If the organization decides not to petition the state for redistribution, the only risk is that there could be some public concern expressed if the funds continue for many years and the organization's activity in support of Massachusetts 9/11 families, as currently conceptualized, markedly decreases.	If the organization decides not to petition the state for redistribution, the only risk is that there could be some public concern expressed if the funds continue for many years and the organization's activity in support of Massachusetts 9/11 families, as currently conceptualized, markedly decreases.
Organizational structure - the capabilities and limitations of our existing structure	The existing organization would shrink; a full-time executive director	The existing organization would remain in place as proposed; if	The existing organization would remain in place as proposed; if

	would not be needed.	sufficient other programs were not identified in the coming years, the overhead costs of the current organization would become oppressive to the remaining Massachusetts 9/11 family program cost center.	sufficient other programs were not identified in the coming years, the overhead costs of the current organization would become oppressive to the remaining Massachusetts 9/11 family program cost center.
Staffing - the capacity and skill set of our existing staff; ability to provide other services	The current staffing would be able to handle the tasks as identified with the hiring of a part-time executive director in a consulting role.	The staffing of the current three positions would need to be maintained. Additional staff would need to be brought on as new programs were established.	The staffing of the current three positions would need to be maintained. Additional staff would need to be brought on as new programs were established.
Transition issues - what would be the constraints and opportunities in changing operations of the Fund (close, expand, diversify, contract)	The organization is at some risk that staff would leave prematurely as the closure date approaches. The resignation of the existing executive director provides for the identification of a part time consultant to assist in the winding down of the operation.	The organization is at some risk that staff would leave prematurely if the identification process for finding new programs stalls. It also offers some excitement of a potential start-up, with the bringing on of new colleagues.	The organization is at some risk that staff would leave prematurely if the identification process for finding new programs stalls. It also offers some excitement of a potential start-up, with the bringing on of new colleagues.
Implementation Plan - what we expect the budget to look like (revenue and expense), priority order of tactics, accountability and responsibility for each proposed outcome	The challenge for the budget in this scenario would be to identify the funds required (using an endowment approach) to drive sufficient interest income to support program functions. It also raises the	The challenge for this model would be to identify and secure funding for new programs - a daunting task. Staff and Board would share this fundamental priority.	The challenge for this model would be to identify and secure funding for new programs - a daunting task. Staff and Board would share this fundamental priority.

	<p>question of continued license plate revenue - will the stream maintain over time, and, will it be necessary? For the long haul - what should occur with established endowments for particular programs if there is no longer any need for those programs? A volunteer board is proposed to work with a consultant(s) to oversee all of the tasks for this operation. Volunteer-fatigue is a legitimate concern here.</p>		
<p>Determining the appropriate level of intervention for supporting post-disaster families</p>	<p>This responsibility is the same for each model - and must focus on strengthening family resilience, and minimizing programs or policies that foster or create dependency that is not helpful to family members.</p>		
<p>Environmental scan – what are other organizations involved in post-9/11 activities doing?</p>	<p>The American Red Cross, Salvation Army and Catholic Charities are phasing out their operations in support of individuals directly affected by 9/11. Significant resources have been developed in New York for the training of post-emergency care providers and rescue and recovery workers with regards to how to best support victims at the time of a disaster, and afterwards. Expertise has been developed in many locations throughout the nation in this area, and needs to be exported and replicated. Several academic institutions have published works in this area also. Multiple 9/11 non-profit organizations are struggling with their continued purpose and identity - as demonstrated by the number of American Red Cross Recovery grantees that have requested strategic planning consultant funding.</p>		
<p>Are there potential niches the Fund is well-suited to work in?</p>	<p>The Fund itself (current Board, staff and family members) has demonstrated significant capability within the framework of 9/11/01 and the regulations established specifically for treating the revenue issues surrounding victim support (victim compensation fund, Families of Freedom Scholarship eligibility criteria being more</p>		



	'generous' than conventional scholarship funds, IRS regulations for contributions received from 9/11 charitable corporations). These conditions are not necessarily transferable to other populations.
Are there opportunities for collaboration with existing organizations?	The most promising potential at this point is to combine energies in supporting the families who have lost soldiers in the Iraq and Afghanistan conflicts. An organization specifically founded to only provide college funds for the children of these individuals has asked the Fund to provide support services to the families left behind. The United Way of Massachusetts Bay is interested in exploring possible partnerships in providing statewide information and referral to individuals seeking human services- this could be a possible candidate for re-directed license plate revenue, or a potential for the Fund to participate in providing some of the I+R services directly. If the Fund were so interested, there are other small 9/11 family organizations with whom it could partner or possibly absorb.
Are there other 9/11-related issues that may arise later for which families would need support?	The concern about the ill health of rescue and recovery workers has been identified as a public health problem in the coming years. There have been a number of Ground Zero workers who have left the New York area and relocated to New England. Certainly, there will be family members who have lost loved ones for whom various future life-stage issues will be complicated as a result of having lost a family member who might have played a role in discussing and making decisions around such life-stages.

Additional Populations to Consider for Inclusion in the Two Variations on Option B

All of the first grouping of populations that appear in this section would fall under either interpretation of "9/11 Centric" or "Family Centric". This listing is then followed by populations that would only fall under "Family Centric", having no connection with the events of 9/11. It is important to remember that in the development of both alternative methods of pursuing Option B, the committee put forth the proposition that in the event either of the approaches is unsuccessful, the corporation retains the ability to implement Option A, and come to a gentle landing spot where the organization hands off its remaining priorities.

The proposed list of potential populations follows here.

1. Families affected directly by the events of 9/11/01 that do not live in Massachusetts, New Hampshire or Rhode Island.
  - a. Given the number of victims of that day, 3212 in total number, there are approximately 3,008 others who are not connected to these three states. If one estimates that approximately the same level of "participation" would occur with surviving family members from other areas that has occurred in our area, the potential number of family members that could be supported would be in the range of 6,000. The Fund serves approximately 400 different individuals who are related to the 204 individuals whose names are inscribed on the stone in the public garden memorial. No accurate statistics

exist on the exact number of family members who are connected to the universe of those who died or were injured that day.

2. Rescue and Recovery workers directly affected by the activities undergone in attempting to locate survivors, and reclaim the dead.

- a. Currently, two individuals have self-identified to the Fund in this category. One of these has stated that he volunteered to be there, the other was an employed fire fighter in NYC who moved to New Hampshire because of the nature of his disabling injuries. Aside from the difficult tasks inherent in identifying someone's actual participation in the rescue and recovery, there exists the potential task of trying to reach out to these heroic individuals. Data published indicates that there at least 2,000 municipal and state employees directly involved with the rescue and recovery operation that were provided with lodging by the Holiday Inn at Wall Street. The total number of workers, including volunteers, is not being kept by any central repository we have been able to identify, though published estimates range in the area of 40,000. To quote one source,

*"Health studies indicate that many if not most of the thousands laboring at Ground Zero received neither proper respiratory masks nor warnings about airborne hazards. A survey of exposed iron workers by New York's Mount Sinai Medical Center revealed that in the first week, 74 percent had only disposable dust masks or no protection at all. A survey by New York City Fire Department of 319 firefighters showed that on the day of the disaster, nearly 80 percent had similarly inadequate protection. Ground Zero workers -- lacking proper training and accurate official safety information -- had little incentive to wear the "uncomfortable and unmanageable" respiratory gear.*

*While more firefighters obtained proper respiratory gear over the next two weeks, about half said they wore it only rarely. According to environmental scientist Paul Lioy's report on the government's emergency response, Ground Zero workers -- lacking proper training and accurate official safety information -- had little incentive to wear the "uncomfortable and unmanageable" respiratory gear."*

<http://newstandardnews.net/content/index.cfm/items/1402>

3. Families of soldiers who have been killed in Iraq and Afghanistan (or perhaps wounded, or perhaps the families of those currently stationed in either/both countries)

- a. The Massachusetts Soldiers Legacy Fund is a small nonprofit organization that has been formed to assist the children who lose a parent in the conflicts noted above. The organization has approached the Fund, as has Senator Kennedy's office, to consider supporting the families with other non-scholarship services including grief counseling, financial assistance, mentoring of young adults, assisting with life transition issues - many of the same support services to the 9/11 families. As of this writing, the number of such families is 47.

It is important to note that in discussions at the Strategic Planning Committee, it was felt that there was some sentiment to separate the populations of soldiers by conflict, in that the association with the conflict in Afghanistan may not translate as easily to the general public as being directly tied to the terrorist attacks of 9/11.

#### 4. Survivors of 9/11/01

- a. The Fund currently does provide services to such individuals - only one, however - under the original mission. There has not been any outreach directed to such individuals. Given the number of individuals who were on site at the Pentagon and the World Trade Center campus who survived the attacks, the national numbers could be extraordinarily high. If the service area were limited to Massachusetts residents, the number could easily go into the hundreds. Anecdotally, we have learned of seven individuals from only one Boston-area firm who worked on site in NYC several days per week.

#### "Family Centric" Populations

##### 1. Families who have lost loved ones due to violence, or a catastrophic event - natural or otherwise

- a. The first line of demarcation would be to place a geographic limit on these populations. The next parameter to be set would be the identification of a particular catastrophic event in the past, or guidelines for identifying potential "future" catastrophic events. Examples follow -
  - i. Terrorist act(s) by domestic or international
  - ii. Fire, explosion, or similar sudden and unexpected events caused by accident or intent
  - iii. Personal violence (as the result of a criminal act by an individual or a group - kidnapping, murder, causing serious injury)
  - iv. Natural disaster - flood, hurricane, earthquake

##### 2. Information and referral services to the people of Massachusetts

- a. The United Way of Massachusetts Bay has developed start-up resources to purchase the capability of providing a 24/7 telephone system that can be staffed to provide information and referral services to citizens of Massachusetts with a human service need. This is part of a national movement, supported by federal legislation, to allow for the digits "211" to be dialed in anyone's home state and be connected to a live operator who can assist them. The hope is that non-emergent calls currently going to hospitals, government offices, 911 dispatchers, and other inappropriate locations, would be directed to this service. In the event of an emergency situation, like what occurred on 9/11, this service would become the core of the information distribution system for all affected populations. It is possible that the Fund could identify a role within this system through which it could collaborate in making this service operational - either by fund raising or by contributing staff resources.

#### Financial Analysis

It is important for the Board to consider the current financial position of the organization and its ability to discharge its current obligations, as well as those designated in the future. For Option A to be successful, it would be requisite for the Board to establish parameters around the annual revenue it expects to need for different functions, and to do a risk analysis regarding the growth assumptions of any endowments set aside. For example, President Faith Arter has developed the following to provide some perspective on the projections that could be used to supply an annual commemoration ceremony costing \$30,000.

Option 1- \$1,381,928  
3% Annual Inflation, 3% Investment Return 50 Year Term

Option 2- \$1,099,649  
3% Annual Inflation rate, 4% Investment Return 50 Year Term

Option 3- \$887,919  
3% Annual Inflation rate, 3% Investment Return 30 Year Term

Option 4- \$771,136  
3% Annual Inflation rate, 4% Investment Return 30 Year Term

"As you can see, the term of the endowment contributes greatly to the lump sum needed to support the future cash flow needs. Also, annual license plate revenues could reduce the lump sum needed to endow the Remembrance Ceremony." - Faith Arter.

Clearly, the ability of the organization to fund multiple initiatives in perpetuity is compromised, given that these amounts of funding would be necessary to accomplish the commemoration alone, at \$30,000 per year.

Given this analysis, it would behoove the Fund to strongly consider maintaining the license plate funding stream as long as possible, in order to feed the various endowment pools necessary to provide specific services in perpetuity, and to consider perhaps shortening some of the other services discussed from 2011 to an earlier end date.