

DHS-FEMA/State Letter Head (Auto-Inserted during printing at MD NPSC)

FEMA Application Number:
Bill for Collection Number:

Disaster Number:

Applicant's Name
Applicant's Mailing Address

Dear Applicant:

Following every federally declared disaster, FEMA conducts an audit of disaster assistance payments to individuals to ensure that the taxpayer dollars were provided in an appropriate manner and in an amount to meet the eligible needs of the applicant. FEMA has provided you funds as a result of your application for disaster assistance. These funds were provided based upon the disaster-related need that you indicated in your application to FEMA. However, during our audit, a review of your case showed that you were not eligible for some or all of the funds that FEMA provided to you. These funds must now be returned because

(Recoupment Reason)

Based upon your individual case, it has been determined that you must return \$_____. To avoid any interest or any penalty charges, you must return the amount in full within 30 days of this letter. Should you need to speak with someone about a payment plan, please contact the Disaster Finance Center at 1-800-xxx-xxxx (*NOTE: phone number is provided in the letters sent to individuals*) between 9:00 a.m. and 4:00 p.m. Eastern Time, Monday – Friday. You will need your FEMA application number or Social Security number when you call.

You have the right to appeal this determination, request information from your file, or contact us to further discuss your case. Instructions are included as to how to proceed in this manner. However, should you choose to appeal, FEMA strongly encourages you to pay the debt or set up a repayment plan to avoid any interest or penalty charges. If FEMA approves your appeal, all of the money you have repaid will be returned promptly.

We apologize for any inconvenience this may cause, and urge you to respond to this letter, as outlined in the following enclosed instructions, within 30 days to avoid additional penalties or fees, as prescribed by law. This correspondence serves to notify you of a debt owed to the Federal Government. Failing to respond to this debt notice may also affect your ability to receive future disaster assistance. This letter is about FEMA's Individuals and Households Program only. If you have applied to other disaster relief agencies, they will contact you separately.

If you have any questions or would like information about this notice, please call the FEMA Helpline at 1-800-621-FEMA (3362) (hearing/speech impaired ONLY, call 1-800-462-7585).

Sincerely,

Attachment

Filing an Appeal: If you disagree with FEMA's decision, you have the right to an appeal. To file an appeal, you must:

1. **Explain in writing why you feel FEMA's decision is incorrect.**

Send any new or additional information that you have to show the Appeals Officer that you are eligible for this money. Be sure to include your FEMA Application No., shown at the top of this letter, when you write to FEMA.

2. **Mail your letter and the documents to:**

FEMA Appeals Officer (RECOUP)
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

Important: Your appeal letter must be postmarked within 60 days of the date of this letter. If someone writes to FEMA on your behalf, you must sign a letter of permission for your file information to be given to this person. It is important to remember that although you have 60 days to file an appeal, interest charges will start from the date of this letter if you do not win the appeal. So that you do not accrue this interest during the appeals process, we encourage you to pay this debt now even if you plan to file an appeal. Should your appeal be successful, all funds submitted, including interest payments, will be returned.

All appeals are reviewed by FEMA. Decisions are usually made within 30 days of receiving the appeal. You will be notified by mail of FEMA's response to your appeal. To check on the status of your appeal, please call FEMA's Helpline 1-800-621-FEMA (3362).

Requesting Information from Your File: Before you write your appeal letter, you or your authorized representative may ask FEMA for a copy of the information in your file. This request must be made in writing and sent to:

FEMA Records Management Chief
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

Repayment: To re-pay this amount in full, please use the enclosed FEMA DEBT REPAYMENT FORM to either:

- a. Return the U.S. Treasury check(s) sent to you (if the amount of the check is the amount to be returned and has not been cashed or deposited): or
- b. Mail a personal check or money order in the amount of \$ _____ made out to FEMA to:

**FEMA Disaster Relief Fund
PO Box 70941
Charlotte, NC 28272-0941**

Repayment Plan Procedure: If you cannot pay the full amount now, FEMA will work with you on a repayment plan. To set up a repayment plan, call the FEMA Disaster Finance Center at 1-800-xxx-xxxx (*NOTE: phone number is provided in the letters sent to individuals*) between 9:00 a.m. and 4:00 p.m. Eastern time, Monday through Friday. You will need your FEMA Application Number or Social Security number when you call.

FEMA Debt Collection Measures: Under law, FEMA is required to take the following actions and levy the following charges relating to your debt if you do not take appropriate steps to return funds to the Federal Government.

a. **If you fail to pay your debt in full within 30 days of the date of this letter:**

Interest on the debt will be charged at the rate of 2% per year starting from the date of this letter. Administrative fees for the cost of processing and handling the debt will also be charged.

b. **If you fail to pay your debt in full or fail to agree to a repayment plan within 90 days of the date of this letter:**

Penalty charges will be added at the rate of 6% per year on the amount of your debt, plus any interest and administrative charges that are due. The penalty charges will be assessed from the date of this letter.

c. **If you fail to pay your debt in full or fail to agree to a repayment plan within 120 days of the date of this letter:**

FEMA must refer your debt to the U.S Department of Treasury, who may take the following actions to recover the debt:

- Through the Treasury Offset Program (TOP), reduce or withhold any of your eligible Federal payments by the amount of your FEMA debt. Federal payments include income tax refunds, Federal and military salary and retirement pay, and certain benefit payments such as Social Security. Additional collection fees will be added to the amount of the debt.
- Refer the debt to national credit bureaus, private collection agencies, and the Department of Justice for litigation.

Your name and social security number may be subject to computer matching to identify sources to recover this debt through the methods listed above.

Note: Please be sure to write your name, the FEMA Bill for Collection Number, Disaster and Application number shown at the top of this letter on the enclosed repayment form, and on all correspondence and check(s) you send to FEMA to ensure proper crediting.

FEMA DEBT REPAYMENT FORM
Bill for Collection Number: {DH_BFC_NO}

Please return this form with your payment

FEMA Application Number: _____

Disaster Number _____

Amount Owed: \${DH_RECOUP_AMT}

Amount Enclosed: _____

To pay your debt in full, please either:

Return the U.S. Treasury check(s) sent to you (if the amount of the check is the Required return amount and has not already been cashed or deposited), or
Send a personal check or money order made payable to "FEMA".

Please put the Bill for Collection no. on your check/money order to ensure proper crediting.

If you prefer to pay your bill by credit card, please fill out the following:

Method of Payment: MasterCard Visa

Card Number: _____ - _____ - _____ - _____

Expiration Date: ____ / ____
 Month Year

Signature: _____

Please mail this form along with your payment to:

FEMA Disaster Relief Fund
PO Box 70941
Charlotte, NC 28272-0941

If you have any questions, please call the FEMA Disaster Finance Center at 1-800-xxx-xxxx (*NOTE: phone number is provided in the letters sent to individuals*) between 9:00 a.m. and 4:00 p.m. Eastern Time, Monday through Friday.