



DON'T IGNORE A FEMA BILL COLLECTION OR RECOUPMENT LETTER

MANY PEOPLE WHO RECEIVED FEMA GRANTS AFTER SUPERSTORM SANDY WILL RECEIVE A LETTER FROM FEMA ASKING FOR THE MONEY TO BE REPAID

THE LETTER COULD BE ABOUT RENTAL ASSISTANCE, HOME REPAIR, PERSONAL PROPERTY ASSISTANCE OR ANY OTHER FEMA BENEFIT

- The letter is usually called a **“Bill for Collection”** or **“Notice of Debt”**
- The letter may say that you should not have been granted benefits or that you received too much money
- The letter may say you received insurance money for the same loss (a duplication of benefits)
- It will say that you have to pay back the money right away and that you will be charged interest after 30 days

DO NOT IGNORE FEMA'S LETTER

You have the right to appeal to FEMA if their information is wrong, their reasoning is wrong or you cannot afford to repay the money.

IF YOU DON'T CHALLENGE FEMA'S LETTER, INTEREST AND PENALTIES MAY START TO ACCRUE. EVENTUALLY, FEMA COULD START A DEBT COLLECTION ACTION. YOUR TAX RETURNS, SOCIAL SECURITY BENEFITS AND WAGES COULD BE AT RISK!

RECOUPMENT DATES TO BE AWARE OF:

- 30 days after notice letter: 1% interest begins to accrue
- 60 days after notice letter: deadline for filing an appeal
- 90 days after notice letter: deadline for asking for a financial waiver or compromise
 - if you do not enter into a financial compromise, a 6% penalty may begin to accrue
- Note: if you successfully challenge your recoupment, interest and penalties will be waived or refunded
- Contact the Storm Response Unit even if these deadlines have passed

Contact NYLAG's
Storm Response Unit
for a **free** legal consultation

Phone: **212-584-3365**
Fax: **212-714-7200**
Email: **StormHelp@nylag.org**

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