

## Understanding FEMA Recoupment Requests

After a natural disaster, FEMA provides assistance to survivors as quickly as possible to help them meet immediate needs. Later, FEMA reviews cases to make sure individuals received the correct amount of assistance. Sometimes, FEMA determines that a person received too much money or was not eligible to receive assistance at all.

**FEMA recoupment** occurs when FEMA takes action to collect an overpayment of disaster assistance money that was previously awarded to a person. This happens when FEMA determines that the funds were sent in error or duplicated by another source.

If FEMA determines that they made an error in their payment of disaster assistance funds to an individual, they will attempt to **recoup** their money, requesting that the recipient return those funds. FEMA will send a Notice of Debt letter explaining the reason for recoupment and providing instructions on how to pay or appeal.

## What to Know If FEMA Says You Owe Money

**DO NOT** ignore FEMA's attempt to collect!

Ignoring a **Notice of Debt** letter could result in the garnishment of your wages (including Social Security), or FEMA turning it over to a debt collection service or the Department of Treasury, which could affect your tax refund.

If you receive a **Notice of Debt** letter, you have options for how to proceed:

- If you disagree with the decision, you can write an appeal letter. The letter must be postmarked and mailed within 60 days of the date on your Notice of Debt letter. You do not need a lawyer to file an appeal. In the appeal letter, you can:
  - (1) state why it was correct that FEMA gave you this money; and
  - (2) attach documentation that supports FEMA's original decision to provide financial assistance and/or shows the funds were used appropriately.
- In some cases, FEMA may forgive the debt through a waiver. There should be more information about a debt waiver in the Notice of Debt letter that you received.
- If you owe FEMA money and cannot afford to pay FEMA back, you can request a payment plan that you can afford.