



FEMA

Letter of Intent

July 10, 2009

«NAME»
«ADDRESS»
«CITY», «STATE» «ZIP_CODE»

Re: BFC Number (Bill for Collection Number) «BILL_FOR_COLLECTION_» Balance Due: \$
«AMOUNT_DUE»

Dear «NAME»:

We have not received the amount you owe the Federal Emergency Management Agency (FEMA) as required by the Notice of Debt letter you recently received. The letter explained that you owe a debt to FEMA for some or all of the assistance FEMA provided you because you were not eligible for that assistance. The amount and basis for this debt were explained, and you were given the opportunity to dispute your debt by submitting a written appeal. Your debt is now final, either because (1) you did not send FEMA a timely appeal, or (2) you did appeal and FEMA has separately informed you why we determined that you owe the sum shown. You must now repay this debt.

If you do not pay your debt or take other action as described below such as seeking a payment plan, requesting a hardship review or a compromise of your debt, FEMA will submit your debt to the Department of the Treasury (Treasury). They will do this if you have not taken action within sixty days from the date of this letter. FEMA and Treasury will continue to add administrative charges, interest and penalties to your unpaid debt until your debt is paid in full. If you fail to pay your debt, you could jeopardize future disaster assistance. This information is also presented in the enclosed **FEMA Debt Resolution Process: In Summary**.

Once your debt is submitted to Treasury for collection, your name and social security number will be subject to computer matching with sources of payments that may be due to you. Treasury may garnish your wages and/or will reduce or withhold any or all of your eligible Federal or State payments up to the amount of your debt. This process is authorized by the Debt Collection Act of 1982 and the Debt Collection Improvement Act (DCIA) of 1996. Once referred to Treasury, your debt may be referred to:

- Treasury Offset Program (TOP);
- Treasury Administrative Wage Garnishment;

- U.S. Department of Justice (DOJ) for judicial enforcement;
- Private collection agency;
- Internal Revenue Service (IRS) as taxable income, if your debt is discharged; and/or
- Consumer credit reporting agency.

Information provided will include your name, address, taxpayer identification number, bill number, amount owed, and date of delinquency.

Your unpaid debt will continue to accrue interest and penalties while at Treasury. Fees charged by any or all of the above agencies will be added to the amount that you owe as an administrative charge authorized under the DCIA (Title 31 U.S. Code, Section 3717(e) (1)). When your debt is referred to Treasury for collection, Treasury may offset any or all of your eligible Federal payments up to the amount of your debt. This means Treasury may take money out of payments that you are or will be receiving. Treasury is NOT required to send you prior notification of this action. Payments eligible for offset include:

- Federal and State Income tax refunds (See Additional Important Information);
- Federal and State salary, including military pay (See Additional Important Information);
- Federal and State retirement, including military retirement;
- Contractor or vendor payments;
- Federal benefits, such as Social Security (excludes Supplemental Security Income (SSI)), Railroad Retirement (excludes Tier 2), Black Lung (part B) benefits, and other Federal payments, which may include loans that are not exempt from offset; and/or
- Wages from a non-Federal employer (See Additional Important Information).

Before your debt is submitted to Treasury, we are required to inform you that under DCIA, you may:

- Request a Hardship Review or a Compromise of all or part of your debt;
- Request a written Payment Plan acceptable to FEMA.

To avoid collection by Treasury, **within sixty (60) days from the date of this letter**, you must do one of the following:

- Repay your debt by sending a check or money order payable to FEMA for the full amount that you owe. Write the Bill for Collection number (BFC #) on your check or money order to ensure proper credit of your payment. Mail your payment along with the enclosed FEMA Debt Repayment Form to:

FEMA Finance Center
P.O. Box 530217
Atlanta, GA 30353-0217

- If you are unable to pay your debt in full at this time, contact FEMA Debt Collections at 1-800-816-1122 to establish a written Payment Plan acceptable to FEMA, or to request a Hardship Review or Compromise of your debt.

- If you have filed for bankruptcy, your debt will not be referred to Treasury while the automatic stay is in effect. However, please note that it is YOUR responsibility to notify us of the stay by sending evidence concerning the bankruptcy to:

Department of Homeland Security – FEMA
FEMA Finance Center
Attn: Debt Collection Unit
P.O. Box 800 (AR)
Mt. Weather, VA 22611-0800

Please note that even if you made or make repayment in full, the United States does not waive its right to pursue any applicable civil or criminal remedies. In addition, if you make or provide any knowingly false or frivolous statements, representations, or evidence, you may be liable for penalties under the False Claims Act (Title 31 U.S. Code, Section 3729-3731) or other applicable statutes and/or criminal penalties under Title 18 U.S. Code, Sections 286, 287, 1001, and 1002, or other applicable statutes.

Unless prohibited by law or contract, you will be refunded any amount paid by you or deducted from any Federal payments for your debt, if your debt is later waived or terminated.

If you have any questions about this letter or your rights, you should contact FEMA Debt Collections at 1-800-816-1122, between 9:00 a.m. and 8:00 p.m. EST, Monday through Friday.

Sincerely,

Debt Collection Officer

Additional Important Information

Joint Tax Returns: If you file a joint income tax return, you should contact the IRS before filing your return to request information regarding procedures to protect your spouse's share of the income tax refund, if they are not a delinquent debtor to the U.S. Government.

Wages: Your current net disposable pay is subject to offset if you do not pay your debt or take other action as described. Treasury will deduct up to 15% of your disposable net pay beginning in the pay period that your debt is submitted. The deduction will continue every pay period until your debt, including interest, penalties, and other costs, is paid in full.

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FEMA DEBT REPAYMENT FORM

Bill for Collection no. {DH_BFC_NO}

Please return this form along with your payment.

FEMA Application No.: {RGSN_ID}
{DSTR_NR}

Disaster No.:

{APPL_NM}
{STRT_ADR}
{CITY_STATE}

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 amount required to be returned and if the check has not already been cashed or deposited) to:

DEPT OF THE TREASURY
PO BOX 149058
AUSTIN, TX 78714-9058

-If you want to send a personal check or money order, send it to:

FEMA FINANCE CENTER
PO BOX 530217
ATLANTA, GA 30353-0217

If you prefer to pay your bill by Credit Card, please fill out the following and mail to:

FEMA FINANCE CENTER
PO BOX 530217
ATLANTA, GA 30353-0217

Method of Payment:

Master Card

Visa

American Express

Discover

Card No.

Expiration Date:

Month Year

Cardholder Name (Print legibly): _____

Cardholder Billing Address: _____

Cardholder Signature: _____ Today's Date: _____

Please return this form along with your payment.

If you have any questions, please call the FEMA Finance Center at 1-800-816-1122 between 9:00 a.m. and 8:00 p.m. EST, Monday through Friday.

AMNREPAY