**NDL – Notice and Demand Letter:**

FEMA Director Name

FEMA Title

FEMA Directorate Reference

FEMA

P.O. Box 10055

Hyattsville, MD 20782 – 8055

Disaster #XXXX

FEMA Application #XXXXXXXXX

Applicant Name

Applicant Street Address

Applicant City, State, Zip

Bill for Collection # {HA\_BFC\_NO}

{STAND\_SALUTATION}:

In a letter dated {NOD\_DATE}, FEMA advised you of a potential debt because you were found ineligible for some or all of the disaster funds FEMA provided to you under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Public Law 93-288 as amended), 42 U.S.C. 5121 - 5207. Your appeal rights have expired and the debt is now final.

**This is a Bill for Collection to notify you that you must return ${NOD\_RECOUP\_AMT}.** In order to resolve this Bill for Collection, you must pay this debt in full within 30 days of this letter. Enclosed is a FEMA Debt Repayment Form and payment instructions, or you may also request consideration for a payment plan.

After 30 days, the debt is considered delinquent and FEMA will begin collection action as required by the Debt Collection Act of 1982, the Debt Collections Improvement Act (DCIA) of 1996, and the Digital Accountability and Transparency Act of 2014 (DATA Act).

Collection actions will occur as described below, beginning from the date of this letter:

* Late Charges:
  1. **30 days**: Interest at the rate of 1% per annum will be assessed on the unpaid balance. A one-time administrative charge will also be assessed to this debt.
  2. **90 days:** Additional penalty charges will be assessed at the rate of 6% per annum on the amount of the debt plus any interest and administrative charges that have been levied.
* Enforced Collection:
  1. **60 days:** FEMA may offset the debt against any FEMA payments and/or transfer the debt to the U.S. Department of the Treasury (Treasury) for collection.
  2. **120 days:** FEMA will transfer the debt to Treasury, as required.

FEMA may transfer your debt to the Treasury immediately following day 60 but no later than day 120, as required by the DCIA. Once transferred, the Treasury may take any of the following actions:

1. Offset any Federal or State eligible payments by the amount of the debt including

* Income tax refunds
* Military salary
* Military retirement
* Social Security (other than Supplemental Security Income (SSI))

1. Charge interest and penalties on the unpaid debt. Additional fees may also be charged and added to debt amount.
2. Garnish wages through administrative wage garnishment
3. Refer the debt to the U.S. Department of Justice for judicial enforcement
4. Refer the debt to a private collection agency
5. Report any discharged debt to the Internal Revenue Service (IRS)
6. Report the debt to consumer credit reporting agencies

**If you have any questions about this notice, payment options, or current debt balance**, please call FEMA’s Finance Center 800-816-1122, Monday through Friday, 9:00 a.m. - 4:00 p.m., Eastern Time. If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362.

This letter relates only to assistance you received through FEMA's Individuals and Households Program. Please note, even if you repay this debt in full, the United States Government does not waive its rights to pursue any applicable civil or criminal charges. In addition, if you made any false or fraudulent statements in connection with your application for disaster assistance, you may be subject to liability under Federal, State, or local laws.

Please see the enclosed Other Important Information for additional information.

Sincerely,

Debt Collection Officer {LTR\_CD}

**===========================================================================================**

**FEMA DEBT REPAYMENT FORM**

**Bill for Collection #** {HA\_BFC\_NO}

**Please return this form along with your payment.**

**===========================================================================================**

Disaster # {DSTR\_NR}

FEMA Application # {RGSN\_ID}

{APPL\_NM}

{STRT\_ADR}

{CITY\_STATE}

Amount Owed: $ {NOD\_RECOUP\_AMT} Amount Enclosed $\_\_\_\_\_\_\_\_\_\_

To pay your debt in full, please visit **www.FEMA.gov** for all payment options. If you prefer, you may do one of the following:

* Return the U.S. Department of the Treasury check(s) to:

Department of the Treasury

Attn: Treasury Check Returns

1300 Townsend Road

Philadelphia, PA   19154-1026

* Send a personal check or money order to:

FEMA

P.O. Box 530217

Atlanta, GA 30353-0217

* Overnight / Courier Payments send to:

FEMA / Bank of America

Lockbox #530217

1075 Loop Road

Atlanta, GA 30337-6002

**If returning or mailing a check, please return this form along with your payment.**

If you have questions, please call FEMA’s Finance Center 800-816-1122, Monday through Friday, 9:00 a.m. and 4:00 p.m., Eastern Time. If you are deaf, hard of hearing, or have a speech disability and use a TTY, please call 800-462-7585. If you use 711 or Video Relay Service (VRS), call 800-621-3362.

**OTHER IMPORTANT INFORMATION**

**Bankruptcy**

If you filed for bankruptcy, you are not subject to offset while the automatic stay is in effect. Please note that it is YOUR responsibility to notify FEMA of the stay by sending evidence of the bankruptcy to:

FEMA

Attn: Accounts Receivable

P.O. Box 9001

Winchester, VA 22604-9001

**False Statements**

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) and/or criminal penalties under Title 18 U.S. Code Sections 286, 287, 1001, and 1002, or other applicable statutes.

**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 pay is subject to offset if you do not pay your debt or take other action as described. The U.S. Department of the 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 is paid in full, including interest, penalties, and other costs.