

FEMA RECOUPMENT HOTLINE



1-800-816-1122

ABOUT LSNF

Legal Services of North Florida provides free legal assistance to eligible low income persons in civil matters.

We do **not** provide legal assistance in CRIMINAL or traffic matters.

LSNF offers free educational discussions and informative brochures regarding the areas of law we practice. Call your local office for more information. LSNF offices are listed on the back of this brochure.



OFFICES

FRANKLIN, JEFFERSON, LEON, & WAKULLA COUNTIES:

2119 Delta Boulevard
Tallahassee, FL 32303
(850) 385-9007

CALHOUN, GADSDEN, JACKSON, & LIBERTY COUNTIES:

121 North Jackson Street
Quincy, FL 32351
(850) 875-9881

BAY, GULF, HOLMES, & WASHINGTON COUNTIES:

211 East 11th Street
Panama City, FL 32401
(850) 769-3581

OKALOOSA & WALTON COUNTIES:

133 Staff Drive, NE
Fort Walton Beach, FL 32548
(850) 862-3279

ESCAMBIA & SANTA ROSA COUNTIES:

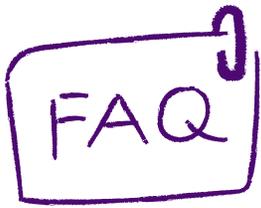
1741 North Palafox Street
Pensacola, FL 32502
(850) 432-8222

Apply online, over the phone,
or in-person!

FEMA RECOUPMENT



WHY DOES FEMA THINK I OWE THEM MONEY?



FEMA RECOUPMENT

HOW CAN I OWE MONEY TO FEMA?

After every disaster, FEMA is required to review payments to ensure the money was properly spent. FEMA will try to get back money for many reasons, including but not limited to duplication of benefits with another household member or with your insurance, they believe the damaged house was not your primary residence if they believe the money was spent on something other than what it was intended for or was obtained through fraudulent means.



WHAT IS A NOTICE OF POTENTIAL DEBT LETTER?

IF FEMA finds that you were overpaid disaster assistance, FEMA will send you a Notice of Debt letter. **The letter will tell you of the amount of the potential debt**, the reason the reason you are not eligible for the assistance provided and information regarding how you may appeal the debt.

WHAT IF I DO NOT AGREE WITH THE LETTER?

You can submit a written appeal within 60 days of receiving the written notice of debt letter.



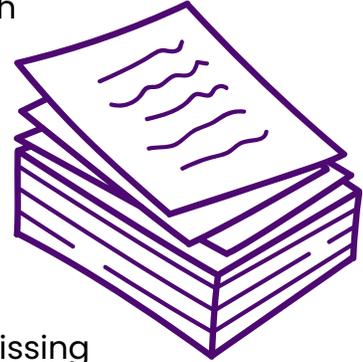
WHAT SHOULD I PUT IN MY APPEAL LETTER?

- A written explanation of why you do not owe the money
- Copies of any documents that support your claim that you do not owe the money
- Sign the letter before a notary public or write "I hereby declare under penalty of perjury that the foregoing is true and correct," and then sign the letter.
- Include a copy of state issued identification card
- Include your name, last four digits of your social security number, disaster number and FEMA application number on all pages of your appeal letter and all documents you include.
- Make sure you make and keep a copy of everything you send to FEMA.
- **Send you letter to:**

FEMA Individuals & Households Program
National Processing Center
P.O. Box 10055
Hyattsville, MD 20782-8055

WHAT ARE THE GROUNDS FOR AN APPEAL?

FEMA will grant the appeal and find that you do not owe the overpayment if the appeal letter and the documents you included with the letter show that you were eligible for the FEMA assistance you received. You will need to show that FEMA had wrong or missing information when it made its decision.



WHAT IF I LOSE MY APPEAL BUT CANNOT PAY THE DEBT.

Once the appeal is complete, **the debt is established**, the FEMA Finance Center (FFC) sends a written will send you a written "**Notice and Debt Letter**" to inform you that the debt is final, that interest and penalties will start to build up if the debt is not good. The letter will also tell you about the right to request payment arrangements, compromise and request a debt waiver.

You will need to show FEMA that paying them back will cause you financial hardship.