



## Federal Insurance and Mitigation Administration

### Office of the Flood Insurance Advocate

*The Office of the Flood Insurance Advocate advocates for the fair treatment of policyholders and property owners by providing education and guidance on all aspects of the NFIP, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership.*

#### Overview

FEMA, through the [National Flood Insurance Program \(NFIP\)](#), provides the opportunity for homeowners, renters, and businesses to purchase flood insurance for financial protection from flooding. FEMA also works with communities to update and develop flood maps to inform the community of their current flood risk. These actions allow communities and residents to take important steps to prepare for and mitigate against flooding risk in their area.

Section 24 of the Homeowner Flood Insurance Affordability Act of 2014 directed FEMA's Administrator to establish a Flood Insurance Advocate to advocate for the fair treatment of policyholders under the National Flood Insurance Program (NFIP) and for property owners in the mapping of flood hazards, the identification of risks from flood, and the implementation of measures to minimize the risk of flood.

To provide advocacy assistance to policyholders and property owners, the FEMA Administrator designated a Flood Insurance Advocate who, in turn, established the Office of the Flood Insurance Advocate. The Office of the Flood Insurance Advocate is available to the public and staffed by NFIP program professionals who are experts in all aspects of the NFIP, including claims processes, the map review and amendment process, floodplain management, and flood mitigation techniques and resources. The Advocate is also working with the Regional FEMA offices to refine the long-term regional mapping outreach and education support strategy, as well as monitor the fair treatment policyholders and property owners under the NFIP, identify trends, and make recommendations to the FEMA Administrator.

As it matures, the Office of the Flood Insurance Advocate will include regional mapping outreach and education, and a process to aid potential policy holders under the NFIP in obtaining and verifying accurate and reliable flood insurance premium information when purchasing or renewing a flood insurance policy.

#### **Prior to contacting the Office of the Flood Insurance Advocate, the following existing flood insurance and mapping information resources should first be utilized:**

***Their insurance agent or NFIP insurer*** for information related to a current flood insurance policy, information on flood insurance, flood insurance premium quotes, questions about flood insurance claims, or guidance on how to obtain flood insurance.

***Their local planning, building inspections, or zoning offices*** for information on building permits and local regulations or ordinances governing development in special flood hazard areas, to obtain copies of flood maps, or copies of existing elevation certificates and elevation information.

***NFIP Help Center (1-800-427-4661)*** for general information about the NFIP, advice on how to obtain a property loss history report, or to seek information related to the various NFIP rating options, such as, grandfathering and elevation rating.

***FEMA Regional Offices*** (<https://www.fema.gov/about-agency>) for information about the NFIP, specific questions about recent or future flood insurance or mapping related events, or more information on flood insurance related resources.

***FloodSmart*** (1-888-225-5356 or [www.floodsmart.gov](http://www.floodsmart.gov)) for information about flood insurance coverage, how to locate an insurance agent, or for more information and consumer-friendly materials about the NFIP and flood risk.

***FEMA Map Information Exchange (1-877-336-2627 or https://msc.fema.gov/portal)*** for information on how to view or read a flood map, understanding zone definitions, how to read a Flood Insurance Study (FIS), learn about letters of map change and amendments, and information on a restudy and remapping information.

**FEMA's NFIP webpage** ([www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program)) for a broad range of NFIP informational and guidance publications and informational materials for Property Owners, Insurance agents, Claims Adjusters, Lenders, etc.

**NFIP Hotline (1-800-621-3362)** for questions about flood insurance policies or the claims process. This hotline also serves disaster survivors, who have general questions about the National Flood Insurance Program. Additional information about the hotline may be found at <https://www.fema.gov/national-flood-insurance-program-technical-support-hotline>.

### **The Office of the Flood Insurance Advocate can provide assistance:**

- If, after using the resources identified, a policyholder or property owner is unable to resolve an NFIP issue regarding flood maps, flood insurance, or floodplain management.
- In understanding the [NFIP Claims processes](#). The Advocate can also provide general guidance and information about how the claims processes work, such as disputing the amount of payment received for a claim, understanding the “[proof of loss](#)” and supporting documentation, and filing an appeal.
- In understanding key components that determine flood risk. This includes developing an understanding of how flood hazards impact risk, as well as, the structural characteristics of an insured property –both of which can change over time.
- In understanding the Flood Insurance Rate Map review and amendment process. The Advocate can also provide general guidance and information about the procedural requirements related to appealing Preliminary- Flood Insurance Rate Maps.
- In educating policyholders and property owners with general information about [Increased Cost of Compliance \(ICC\)](#) coverage how a policy is rated, and the [NFIP summary of flood insurance coverage](#).
- In coordinating referrals to existing resources for flood hazard mapping, hazard mitigation grants, and floodplain management.
- By working directly with NFIP subject matter experts to answer questions related to flood insurance and mitigation programs that, if implemented, may help reduce the cost of flood insurance.
- By supplying policyholders and property owners with [existing NFIP materials](#), such as, publications, booklets, and guidance documents and assistance on where to locate the public awareness and outreach materials on the appropriate FEMA websites.

The Office of the Flood Insurance Advocate is not intended to override or replace existing processes, policies, procedures, and applicable laws (statute and regulations). The Advocate and support staff are available to provide education, guidance, and assistance to policyholders and property owners to develop a better understanding of the NFIP.

### **Contacting the Office of the Flood Insurance Advocate**

If after utilizing the existing resources listed above, a policyholder still feels they have not received the necessary support, contact the Office of the Flood Insurance Advocate by email at [insurance-advocate@fema.dhs.gov](mailto:insurance-advocate@fema.dhs.gov). A staff member will respond as soon as possible with additional information on how the questions or concerns will be handled.

### **For Additional Information**

For more information about the Office of the Flood Insurance Advocate, visit [www.fema.gov/flood-insurance-reform-flood-insurance-advocate](http://www.fema.gov/flood-insurance-reform-flood-insurance-advocate).