



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 National Flood Insurance Program, identifying trends affecting the public, and making recommendations for program improvements to FEMA leadership.

Overview

The Federal Emergency Management Agency (FEMA) Office of the Flood Insurance Advocate (OFIA) is available to the public and staffed with experts in National Flood Insurance Program (NFIP) flood insurance, flood hazard mapping, floodplain management and Hazard Mitigation Assistance (HMA) grants; the OFIA's four primary focus areas.

In focusing on its duties and responsibilities, the OFIA seeks to take into account the existing resources available across the organization and will provide advocacy assistance to policyholders and property owners who after using those resources require further assistance.

In order for the OFIA to best provide assistance, it is important to first utilize the following resources:

- **FEMA's NFIP webpage** (www.fema.gov/national-flood-insurance-program) for a broad range of NFIP informational and guidance publications for policyholders and informational materials for Property Owners, Insurance agents, Claims Adjusters, Lenders, etc.
- **FloodSmart** (1-888-225-5356 or www.floodsmart.gov) for information about flood insurance coverage, locating an insurance agent, or for more information and materials about the NFIP and flood risk.
- **Your insurance agent or NFIP insurer** for information related to an existing flood insurance policy, flood insurance premium quotes, or guidance on how to obtain flood insurance.
- **FEMA Map Information Exchange (1-877-336-2627 or <https://msc.fema.gov/portal>)** for information on Letters of Map Amendment (LOMA) and Letters of Map Revision (LOMR), how to view or read a flood map, and understanding zone definitions.
- **NFIP Support Call Center (1-800-621-3362)** for information about the NFIP or questions about an existing flood insurance policy, if your agent or insurer is unable to assist you. Additional information about the call center may be found at <https://www.fema.gov/national-flood-insurance-program-technical-support-hotline>.
- **NFIP Help Center (1-800-427-4661)** for general information about the NFIP or advice on how to obtain a property loss history report.
- **Your 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.
- **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.

For policyholders and property owners who are unable to get the necessary support they need after utilizing the existing resources above, they can contact the OFIA for further assistance.

The Office of the Flood Insurance Advocate works diligently to provide assistance to all inquirers, but must adhere to the applicable statutes and regulations that govern the NFIP. The OFIA staff are available to provide education, guidance, and assistance to policyholders and property owners to develop a better understanding of the NFIP in the following ways:

- **Assisting** in the development of regional capacity to respond to individual constituent concerns about Flood Insurance Rate Map amendments and revisions, including Letters of Map Amendments and Letters of Map Revisions.
- **Coordinating** referrals to existing resources for flood hazard mapping, HMA grants, and floodplain management.
- **Obtaining and verifying** accurate and reliable flood insurance rate information when purchasing or renewing a flood insurance policy.
- **Educating** on individual flood risks, flood mitigation, measures to reduce flood insurance rates through effective mitigation and information on HMA grant programs.
- **Communicating** program changes implemented as a requirement of any newly enacted laws and how to navigate existing processes and procedures.
- **Supplying** 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.

Contacting the Office of the Flood Insurance Advocate

Please visit the OFIA's webpage at <http://www.fema.gov/flood-insurance-reform-flood-insurance-advocate>, where you may submit questions and inquiries via the "Ask A Question" link. An Advocate Representative will respond as soon as possible with additional information on how the questions or concerns will be handled.