



FEMA

Frequently Asked Questions

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.

Background

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 (HFIAA) 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 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.

The FEMA Administrator designated the Flood Insurance Advocate who, in turn, established the Office of the Flood Insurance Advocate. The Office provides education and information to policyholders and property owners. The Office is 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.

Below are answers to frequently asked questions about the Office of the Flood Insurance Advocate that will be helpful in understanding what the office can do to assist policyholders and property owners to develop a better understanding of the NFIP as it relates to flood insurance, flood hazard mapping, floodplain management, and hazard mitigation grants.

[When should I contact the Office of the Flood Insurance Advocate?](#)

If after utilizing existing NFIP resources you feel you still have not received the support you need, or you feel you have not been treated fairly, you are encouraged to contact the Office of the Flood Insurance Advocate for assistance. The Advocate staff will respond to your inquiry as soon as possible with additional information on how your questions or concerns will be handled.

[Where can I find a list of existing NFIP resources to utilize before contacting the Advocate's Office?](#)

A list of existing NFIP resources can be found on the <https://www.fema.gov/media-library/assets/documents/104126> in the Office's Fact Sheet that includes the appropriate websites, telephone numbers, and general information about resources that should be utilized before contact the Flood Insurance Advocate. You may also visit the Office's webpage at <https://www.fema.gov/flood-insurance-reform-flood-insurance-advocate>, for additional resources and materials, as it becomes available.

[How can I contact the Office of the Flood Insurance Advocate?](#)

At this time, the Office of the Flood Insurance Advocate can be contacted by electronic mail (email) at insurance-advocate@fema.dhs.gov. Currently, all inquiries are being handled from FEMA's main office in Washington, D.C. by the Office of the Flood Insurance Advocate. The Flood Insurance Advocate and staff are working diligently to develop a regional support plan to provide the appropriate assistance in all ten FEMA Regional Offices located throughout the country.

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."

What kind of assistance can the Office of the Flood Insurance Advocate provide related to NFIP claims?

The Office can help a policyholder navigate through the NFIP claims processes and help policyholders develop a better understanding of the steps and information necessary to reach a resolution to their claim. The Advocate and support staff can also provide general guidance and information about the claims process, such as disputing the amount of payment received for a claim, understanding the “proof of loss” and supporting documentation, and filing an appeal.

What kind of assistance can the Office provide related to flood mapping?

The Office can help a policyholder or property owner understand the Flood Insurance Rate Map (FIRM) review and amendment process. The Office can also provide general information about the procedural requirements related to appealing preliminary Flood Insurance Rate Maps. In addition, the Office can share information on how flood hazards impact risk and the structural characteristics of an insured property over time.

Can the Advocate’s Office overturn a decision made on an appeal of a flood map, a flood insurance claim, or other program rules?

The Office of the Flood Insurance Advocate is not intended to override or replace existing processes, policies, procedures, and applicable laws (statute and regulations). However, the Office can identify large trend issues and recommend ways the program and leadership can address those issues to ensure the fair treatment of policyholders and property owners under the NFIP.

How else can the Office provide me with assistance?

The Office is available to provide general education, materials, and information related to all aspects of the NFIP, but can also coordinate referral to existing resources and subject matter experts to answer questions related to flood insurance and mitigation programs that, if implemented, may reduce the cost of flood insurance.

Can the Office overturn a decision made by a local Floodplain Administrator?

No. The Floodplain Administrator’s role is to implement the minimum NFIP requirements as adopted in their local floodplain management regulations. FEMA does not have local land use authority.

Can the Office help me obtain a mitigation grant for my structure?

The Office can provide information and access to resources in order to assist property owners in understanding the Hazard Mitigation Grant Programs and process, including how to seek mitigation grants through their communities. FEMA’s Hazard Mitigation Assistance Programs help communities implement hazard mitigation measures that reduce or eliminate long-term risk to people and property from natural hazards and their effects. This community-based program is the primary channel through which property owners can apply for and obtain the most appropriate grants.

When does FEMA expect to have a fully operational Office of the Flood Insurance Advocate?

FEMA is in the process of transitioning the Office of the Flood Insurance Advocate to a permanent office with full-time staff and resources. The permanent Advocate was designated in June and permanent staff are in the process of being hired.

As it matures, the Office of the Flood Insurance Advocate will perform all of the functions outlined in federal legislation, including regional mapping outreach and education, and conducting a process by which 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.