



The Office of the Flood Insurance Advocate

The mission of the Office of the Flood Insurance Advocate (OFIA) is to advocate for National Flood Insurance Program (NFIP) customers with compassion and fairness.

OFIA by the numbers:

- ✓ 24 hours or less for an initial response
- ✓ 90 percent overall customer satisfaction

Impact



Reduce the Complexity of the NFIP: Assist property owners who are having difficulty with the NFIP and develop recommendations for Program improvement.



Educate Customers: Improve understanding of flood risk and provide step by step guidance through NFIP processes.



Ready Access to NFIP Program Offices: Promote timely and fair resolution of complex cases by working collaboratively with NFIP program elements.



Recommend Improvements: Develop evidence-based recommendations for program enhancements for the moonshot initiative to encourage and increase the number of property owners who purchase flood insurance and invest in mitigation actions to reduce their flood risk.

Expertise

OFIA staff members have experience handling complex cases across all components of the program.



Mapping

- Help property owners understand flood hazards
- Assist those seeking Letters of Map Change
- Communicate map revisions and impact to customers



Floodplain Management

- Assist in understanding floodplain management requirements
- Provide information about how to reduce flood risk



Insurance

- Verify the accuracy of insurance pricing
- Assist during the claims process
- Educate about the NFIP



Hazard Mitigation Assistance

- Advise on what types of assistance are available
- Offer resources on how to apply for assistance

Outcomes

The types of inquiries and casework that the OFIA receives helps inform the Annual Report which identifies trends and offers systemic recommendations for improvement. The OFIA presents these recommendations to program's leadership to reduce complexity and improve the overall customer experience.

Previous Annual Reports can be found on OFIA's [website](#).

The Office of the Flood Insurance Advocate has successfully advocated to increase:

- ✓ Amount of premium refunds
- ✓ Availability for lower premiums
- ✓ Number of educated customers
- ✓ Awareness of NFIP Resources to maximize premium savings
- ✓ Understand the claims process
- ✓ Learn of Hazard Mitigation Assistance opportunities
- ✓ Understand the flood hazard mapping process and how to appeal

Customers who require assistance after using existing NFIP resources, can reach out to OFIA via its website: <http://www.fema.gov/flood-insurance-advocate>.

What We've Heard from National Flood Insurance Policy Policyholders

"Thank you for having this service available for folks who just need some assistance in navigating the process and occasionally just need some explaining...or in my case, help out when flood victim's needs may have fallen through gaps in the system."

"The OFIA went above and beyond to provide both education and solutions to help protect my home from future flood damage."