



FEMA

Office of the Flood Insurance Advocate

<http://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate>



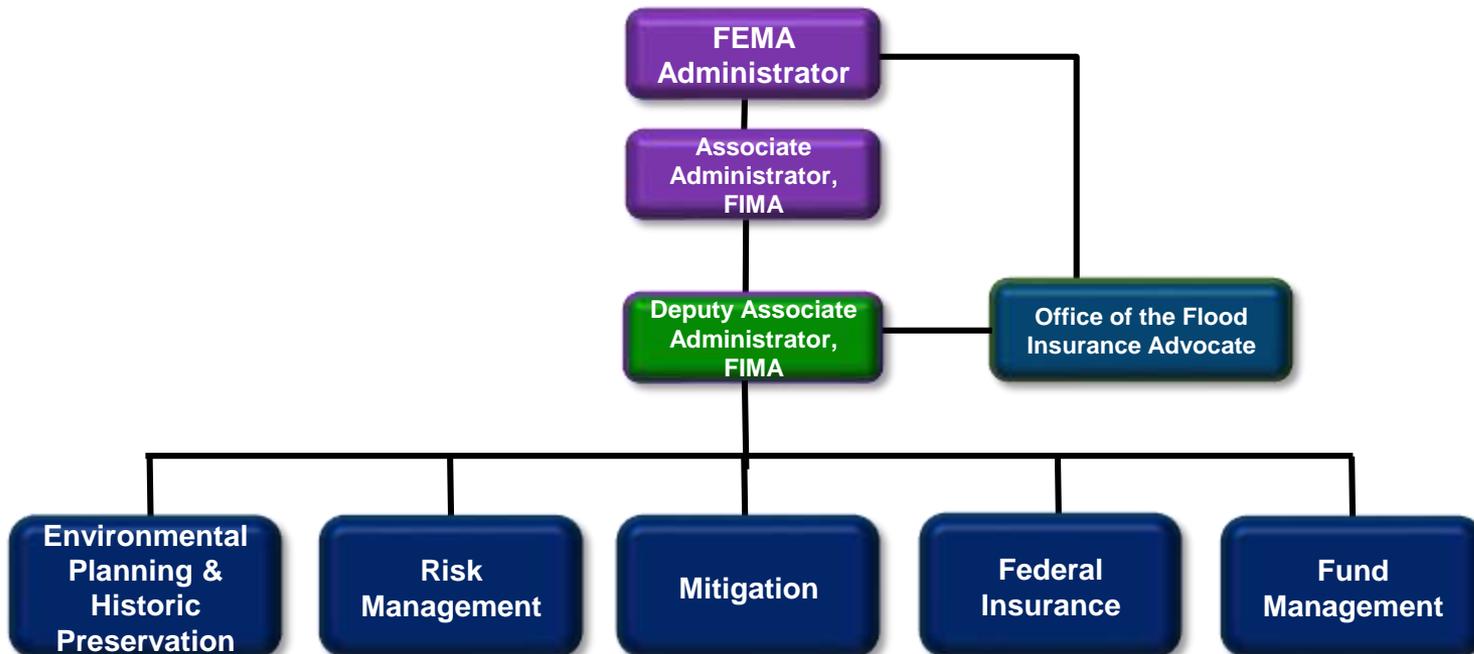
The OFIA's Mission

The Office of the Flood Insurance Advocate (OFIA) 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.



Organizational Relationships

- The independence of the office is critical to maintaining focus on and seeking the fair treatment of policyholders and property owners
- The Office of the Flood Insurance Advocate reports to the Deputy Associate Administrator for FIMA and has a direct unfettered line of communication with the FEMA Administrator. The OFIA maintains a distant, but collaborative relationship with FIMA leadership
- The role of the OFIA is not to do the job of the programs, but to provide the perspective of the policyholder and property owner when trends and/ or issues are identified



The OFIA's Focus and Primary Duties

- Four focus areas: Flood insurance, flood hazard mapping, floodplain management, and Hazard Mitigation (HMA) grants
- Three primary duties:
 - Provide assistance to individual policyholders and property owners, especially in the most complex of cases
 - Identifies trends and issues that appear to be impacting a broad range of FIMA's customers
 - Makes recommendations to FIMA and FEMA leadership intended to address the issues faced by customers and support programmatic improvements



The OFIA's Annual Report

- Annual Reports are the primary form of reporting for the OFIA
 - Typically 5 – 7 concerns are identified from the inquiries submitted over a year
 - Concerns are discussed with FIMA and NFIP leadership to validate the OFIA's observations with its narrow data set
- Reports focus on issues that appear to impact a broad set of policyholders and property owners, or have significant financial impact on a subset of the policyholder population
- The Annual Report is published on a calendar year basis and is available on the Office of the Insurance Advocate's webpage



2016 Annual Report Recommendations

- Erroneous Severe Repetitive Loss Properties (SRLs) Designations
- Gaps Flood Insurance Agent Education
- The Need for Consistency Across Regions in Public Mapping Outreach
- Difficulties Accessing Increased Cost of Compliance (ICC)
- Difficulties with Multiple and Conflicting Flood Zone Determinations
- Inability to Obtain a Refund of the Homeowner Flood Insurance Affordability Act (HFIAA) Surcharge



The OFIA in Action

- Inquiry Outcomes (A few brief examples)
 - The NFIP is revising the refund procedures, so policyholders are able to obtain more of a premium refund as compared to previously, (e.g., in one case five (5) years versus only one (1) year).
 - Foreclosures halted and policyholders are able to remain in their homes
 - Reduction of annual flood insurance costs through consistent application of the underwriting rules and procedures
 - Collaboration with the program area to obtain the fairest outcome for our customers



The OFIA's focus for 2017

- Three issues emerged during the development of the 2016 report that the OFIA identified as needing more research in 2017:
 - Lack of premium reduction following lower level abandonment of a building
 - Impediments to Severe Repetitive Loss (SRL) properties gaining access to Hazard Mitigation Assistance funds
 - Ongoing challenges with customer communication



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