



FEMA

W-14062a

December 22, 2014

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns  
Division Director  
Risk Insurance Division

SUBJECT: FEMA Announces Launch of the Interim Office of the  
Flood Insurance Advocate

The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) Administrator Craig Fugate today announced the launch of the Interim Office of the Flood Insurance Advocate, led by the Acting Flood Insurance Advocate, David Stearrett. The Interim Flood Insurance Advocate office will stand up effective December 22, 2014.

The Interim Office will begin work on specialized assistance to citizens and policyholders on National Flood Insurance Program (NFIP) issues as well as regional mapping outreach and education support. The Interim Office will operate until a permanent Office of the Flood Insurance Advocate is established pursuant to Section 24 of the Homeowner Flood Insurance Affordability Act of 2014 (subject to budget resources). To best carry out its mission, duties, and responsibilities, the Interim Office will be an independent office within FEMA with direct alignment to the Federal Insurance and Mitigation Administration (FIMA) Associate Administrator and the FEMA Administrator.

Until funding is available to establish the permanent office, a number of FEMA employees will be detailed to the Interim Office. FEMA spent several months developing options to implement this new provision, and met with a number of Advocate and Ombudsman offices at other Federal agencies and identified areas of greatest policyholder- and property owner needs. These findings were leveraged to build the interim office.

FEMA is designating an Acting Flood Insurance Advocate and an interim Office of the Flood Insurance Advocate as part of its commitment to immediately being providing assistance to homeowners and policyholders. At launch, the Acting Advocate and staff will focus on assisting the public as they navigate through the NFIP processes by leveraging FEMA resources to address

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specific public inquiries or concerns. The Acting Advocate will also develop a long-term regional mapping outreach and education strategy to maximize support to the public. The Interim Flood Insurance Advocate office will operate with existing resources, and further expansion is subject to future funding, as FEMA is operating under a Continuing Resolution.

The Flood Insurance Advocate will be an independent office within FEMA and have direct access on an advisory basis to the FEMA Administrator. As funds become available, FEMA plans to designate a permanent Flood Insurance Advocate and staff. Initially, the public can reach the Acting Flood Insurance Advocate by email at [insurance\\_advocate@fema.dhs.gov](mailto:insurance_advocate@fema.dhs.gov). FEMA recommends that Congressional offices continue to coordinate inquiries or concerns through the FEMA Office of Congressional Affairs.

The public is encouraged to utilize FEMA's existing resources before contacting the Flood Insurance Advocate. These resources include, but are not limited to:

- *A policyholder's insurance agent or insurer* for information about a current policy, general information on flood insurance, flood insurance premium quotes, policy specific information, and questions about flood insurance claims, or other information on how to obtain flood insurance.
- *A policyholder's or homeowner's local planning or zoning office* for information about local regulations or ordinances regulating development in the special flood hazard area, for copies of current flood maps, or copies of existing elevation certificates or elevation information.
- *NFIP Help Center/Call Center (1-800-427-4661)* for basic NFIP inquiries and general NFIP information; policy, claims, or flooding event support; to obtain loss history; and questions related to the Preferred Risk Policy (PRP) Eligibility Extension.
- *FloodSmart ([www.floodsmart.gov](http://www.floodsmart.gov))* for information about what flood insurance covers; how to find an agent; general information about flooding; and frequently asked questions about insurance and flood risk.
- *FEMA Map Information Exchange (1-877-336-2627)* for information on how to read a flood map; how to read a Flood Insurance Study (FIS); zone definitions; letters of map change; restudy and remapping information; FEMA mapping resources; and to obtain community information and contacts.
- *FEMA's website ([www.fema.gov](http://www.fema.gov))* for information on NFIP publications and awareness materials, information for property owners and renters, Insurance agents, Claims Adjusters, Lenders, etc., and general information and guidance about flood insurance.

Thank you for your support and partnership as we stand up the Interim Office.

cc: Vendors, IBHS, Government Technical Representative

Suggested Routing: All Departments