



FEMA

W-16014

March 17, 2016

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

FROM: David Stearrett, CFM
[Signed]
Flood Insurance Advocate
Office of the Flood Insurance Advocate

SUBJECT: Annual Report of the Flood Insurance Advocate's Office

We are pleased to announce the first [Annual Report](#) of the Office of the Flood Insurance Advocate (OFIA) is now live on FEMA.gov. This report is being released publicly to further the OFIA's goal of transparency and is available on the [OFIA webpage](#).

The OFIA identified five trends that present opportunities for program improvement: the lack of actionable data, Increased Cost of Compliance (ICC), the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) surcharge, issuance of prior-term refunds, and information related to floodproofing. The trends identified in this report emerged from the inquiries submitted to the Office this past year and represent areas of concern that impact a broad population of National Flood Insurance Program (NFIP) customers. The NFIP program areas were provided an opportunity to respond to these findings and responses are included in the report.

The OFIA is an independent office within FEMA with direct alignment to the Federal Insurance and Mitigation Administration (FIMA) Associate Administrator and the FEMA Administrator. The OFIA will make this report and subsequent reports available via its webpage.

The mission of the OFIA is to advocate 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. The OFIA can be reached by email at insurance-advocate@fema.dhs.gov.

cc: Vendors, IBHS, Government Technical Representative

Required Routing: Claims, Underwriting