



**FEMA**

W-23009

September 1, 2023

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

**FROM:** NFIP Clearinghouse

**SUBJECT:** Virtual Flood Response Office (vFRO)  
in response to Hurricane Idalia – FL, GA, SC, NC

A vFRO has been established for claims arising from Hurricane Idalia to provide guidance as necessary on the scope of coverage, assist with claim issues, and conduct flood loss re-inspections. The vFRO contact information is as follows:

**NFIP FloodSmart Weblink:**

[Virtual Flood Response Office for Hurricane Idalia \(floodsmart.gov\)](https://www.floodsmart.gov/virtual-flood-response-office-for-hurricane-idalia)

**Email Address:**

[FEMA-NFIPFROMailbox@fema.dhs.gov](mailto:FEMA-NFIPFROMailbox@fema.dhs.gov)

**Phone Number:**

(800) 652-0237

The vFRO operating hours are Monday through Friday, 8:00 a.m. to 5:00 p.m., and Saturday, 8:00 a.m. to 12:00 p.m. (noon) EST.

cc: Vendors, IBHS, Government Technical Representative

Required Routing: Claims, Underwriting