



FHA INFO 2025-10

February 21, 2025

FHA Issues Waivers of its New Construction Flood Elevation Requirements Amended in its Minimum Property Standards

Consistent with President Trump's January 20, 2025, Executive Order: *Delivering Emergency Price Relief for American Families and Defeating the Cost-of-Living Crisis*, which includes pursuing appropriate actions to lower the cost of housing and expand the housing supply, today the Federal Housing Administration (FHA) issued a temporary partial regulatory [waiver](#) and related *Single Family Housing Policy Handbook 4000.1* (Handbook 4000.1) [waiver](#) to its minimum property standards (MPS) requirements. Without this partial waiver, the new MPS required elevation standard would have limited the land available for development and increased the cost of construction for FHA-insured single family properties, thereby contributing to the insufficient supply of new construction housing and rising home prices.

Specifically, FHA program participants should note:

- The partial regulatory waiver is limited to HUD MPS guidance at 24 CFR § 200.926d(c)(4), *Drainage and flood hazard exposure*, which addresses new construction flood elevation requirements for residential structures under HUD's mortgage insurance programs; and
- The Handbook 4000.1 waiver applies to the eligibility criteria for New Construction in Sections II.A.1.b.iv(A)(1)(b) and II.B.2.b.iii(A)(4)(b).

Interested stakeholders should review these waivers and contact the FHA Resource Center (referenced below) with questions.

Need Support? Contact the FHA Resource Center.

- Visit our knowledge base to obtain answers to frequently asked questions 24/7 at www.hud.gov/answers.
- E-mail answers@hud.gov. Emails and phone messages will be responded to during normal hours of operation, 8:00 AM to 8:00 PM (Eastern), Monday through Friday on all non-Federal holidays.

- Call 1-800-CALLFHA (1-800-225-5342). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at 1-800-877-8339.

About FHA INFO

FHA INFO is a publication of the Federal Housing Administration's (FHA), Office of Single Family Housing, U.S. Department of Housing and Urban Development, 451 7th Street, SW, Washington, DC 20410. We safeguard our lists and do not rent, sell, or permit the use of our lists by others, at any time, for any reason.

Visit the [FHA INFO Archives](#) to access FHA INFO messages. For additional information and resources, visit the FHA Single Family Housing main page on [HUD.gov](#)

Stay Connected with the Office of Housing and the Federal Housing Administration:



SUBSCRIBER SERVICES:
[Manage Subscriptions](#) | [Help](#)

This email was sent using GovDelivery Communications Cloud on behalf of the Office of Housing and the Federal Housing Administration, U.S. Department of Housing and Urban Development, 451 7th St. SW, Washington, DC 20410

