

Announcement # 25-31**Date:** March 21, 2025

FHA Info 2025-10 Temporary Waiver of New Construction Flood Elevation Requirements

As announced in FHA Info 2025-10, FHA issued a temporary partial regulatory waiver and related Single Family Housing Policy 4000.1 wavier to its Minimum Property Standards (MPS) requirements. This waiver is effective immediately and is in effect until 02/21/2026.

- The partial regulatory waiver is limited to HUD MPS guidance and applies to the “at least two feet” language in 24 CFR § 200.926d(c)(4), addressing new construction flood elevation requirements for residential structures
 - A residential structure located in a Special Flood Hazard Area or a FEMA designated “coastal high hazard area,” would still need to be constructed such that the lowest floor is above the base flood elevation and a mortgagee would still need to obtain an elevation certificate documenting this fact
 - The remainder of the requirements of 24 C.F.R. § 200.926d(c)(4) remain in place.
- The Handbook 4000.1 wavier 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).

All other requirements and guidance concerning FHA requirements in 24 CFR Part 200 remain unchanged.

Refer to the HUD 4000.1 Handbook for complete requirements.

Please contact your Sales Representative with any questions.