

FHA Issues Waiver Extension to Temporary Waiver of New Construction Flood Elevation Requirements and Minimum Property Standards

Today, the Federal Housing Administration (FHA) announced an extension to its temporary partial regulatory [waiver](#) of provisions at 24 CFR § 200.926d(c)(4), Drainage and Flood Hazard Exposure which require a residential structure located in a Special Flood Hazard Area or a Federal Emergency Management Agency (FEMA) designated coastal high hazard areas to be constructed such that the lowest floor is at least “two feet above” the Base Flood Elevation (BFE). The initial temporary partial regulatory waiver issued on February 21, 2025, is set to expire on February 21, 2026. FHA is extending this waiver to continue assisting in ensuring the availability of FHA new construction financing options to expand the housing supply and deliver emergency housing price relief.

Without this temporary partial regulatory waiver, the new Minimum Property Standards (MPS) required elevation standard will limit the land available for development and increase the cost of construction for FHA insured properties, thereby contributing to the insufficient supply of new construction housing and rising home prices.

This waiver issued today is in effect February 20, 2026, through February 19, 2027.