

[Title 24 —Housing and Urban Development](#)
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[Chapter II —Office of Assistant Secretary for Housing—Federal Housing](#)
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§ 200.926d Construction requirements.

(Waived Portion) <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-A/part-200/subpart-S/section-200.926d>

(4) *Drainage and flood hazard exposure* —

(i) ***Residential structures located in Special Flood Hazard Areas.*** The elevation of the lowest floor (including basements and other permanent enclosures) shall be at least two feet above the base flood elevation (see 24 CFR 55.8(b) for appropriate data sources).

(ii) ***Residential structures located in FEMA-designated “coastal high hazard areas.”*** Where FEMA has determined the base flood level without establishing stillwater elevations, the bottom of the lowest structural member of the lowest floor (excluding pilings and columns) and its horizontal supports shall be at least two feet above the base flood elevation.

(iii) ***New construction.***

(A) In all cases in which a Direct Endorsement (DE) mortgagee or a Lender Insurance (LI) mortgagee seeks to insure a mortgage on a one- to four-family dwelling that is newly constructed (including a newly erected manufactured home) that was processed by the DE or LI mortgagee, the DE or LI mortgagee must determine whether the property improvements (dwelling and related structures/equipment essential to the value of the property and subject to flood damage) are located on a site that is within a Special Flood Hazard Area, as designated on maps of the Federal Emergency Management Agency. If so, the DE mortgagee, before submitting the application for insurance to HUD, or the LI mortgagee, before submitting all the required data regarding the mortgage to HUD, must obtain:

(1) A final Letter of Map Amendment (LOMA);

(2) A final Letter of Map Revision (LOMR); or

(3) A signed Elevation Certificate documenting that the lowest floor (including basements and other permanent enclosures) of the property improvements is at least two feet above the base flood elevation as determined by FEMA's best available

information (or documenting that the lowest floor meets HUD's elevation standard for newly erected manufactured housing in [24 CFR 203.43f](#) or [24 CFR part 3285](#), as applicable).

(Approved by the Office of Management and Budget under control number 2502-0474)

[[50 FR 39594](#), Sept. 27, 1985, as amended at [53 FR 11271](#), Apr. 6, 1988; [56 FR 5350](#), Feb. 11, 1991; [57 FR 9609](#), Mar. 19, 1992; [57 FR 27927](#), June 23, 1992; [58 FR 41337](#), Aug. 3, 1993; [58 FR 60249](#), Nov. 15, 1993; [59 FR 19112](#), Apr. 21, 1994; [62 FR 30225](#), June 2, 1997; [64 FR 56110](#), Oct. 15, 1999; [89 FR 30913](#), Apr. 23, 2024]