United States Senate

WASHINGTON, DC 20510

July 30, 2025

The Honorable Scott Turner
Secretary
U.S. Department of Housing and Urban Development
451 7th St SW
Washington, D.C. 20410

Dear Secretary Turner:

Under the Trump Administration, the Department of Housing and Urban Development ("HUD"), including the Federal Housing Administration ("FHA"), is working to roll back federal floodplain management standards in housing and mortgage financing.[1] These standards help protect residents and their homes from floods that are often life-threatening. Given the recent horrific instances of life and property loss due to extreme climate events, it is deeply inappropriate to undo evidence-based standards at this time. It is also unclear whether the agency has adequately evaluated the consequences of these policy changes, especially given the lack of congressional and public input. We call on you to put the American people ahead of any ideological pursuits and reinstate these common-sense policies.

In February 2025, the Trump Administration issued a one-year waiver of the Federal Emergency Management Administration's ("FEMA") Federal Flood Risk Management Standard ("FFRMS") as it applied to newly constructed or substantially rehabilitated housing financed through FHA-insured mortgages, in accordance with the Trump Administration's rescission of President Biden's Executive Order 14030 to reduce climate-related financial risk across the federal government.[2] Later, in March 2025, FEMA announced that it would no longer be enforcing the FFRMS[3] and, on June 27, the Federal Housing Administration issued a mortgagee

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[1] U.S. Department of Housing and Urban Development, "Temporary, Partial Waiver of 24 CFR § 200.926d(c)(4)," February 20, 2025, https://www.hud.gov/sites/default/files/OCHCO/documents/Temporary_Reg_Waiver_of_MPS_flood_elevation.pdf; *See also*: Federal Housing Administration, "Rescission of Mandatory Pre-endorsement Inspection Requirements for Properties Located in Presidentially-Declared Major Disaster Areas (PDMDAs)," June 27, 2025, https://www.hud.gov/sites/dfiles/OCHCO/documents/2025-19hsgml.pdf; *See also*: Office of Management and Budget, "Pending EO 12866 Regulatory Review," https://www.reginfo.gov/public/do/eoDetails?rrid=1012012.

[2] U.S. Department of Housing and Urban Development, "FHA Issues Waivers of its New Construction Flood Elevation Requirements Amended in its Minimum Property Standards," https://www.hud.gov/hud-partners/single-family-fha-info; *See also*: Executive Office of the President, "Executive Order 14148: Initial Rescission of Harmful Executive Orders and Actions," January 20, 2025, https://www.federalregister.gov/documents/2025/01/28/2025-01901/initial-rescissions-of-harmful-executive-orders-and-actions; *See also*: Executive Office of the President, "Executive Order 14030: Climate-Related Financial Risk," May 20, 2021, https://www.federalregister.gov/documents/2021/05/25/2021-11168/climate-related-financial-risk.

[3] Federal Emergency Management Agency, "FEMA Eases Floodplain Requirements for Federally Funded Projects, Reducing Burden on American Communities," press release, March 25, 2025, https://www.fema.gov/press-release/20250325/fema-eases-floodplain-requirements-federally-funded-projects-reducing-burden.

letter to fully adopt the deregulatory HUD flood waiver into its Single Family Handbook.[4] In a separate mortgagee letter, HUD then sought to eliminate mandatory inspection requirements for properties in major disaster areas.[5] HUD also submitted an interim final rule to the Office of Management and Budget that appears to rescind floodplain management standards for federally funded housing projects, though the status of the interim final rule is unclear.[6]

It is an objective truth that disaster events are occurring more frequently and at a larger scale than ever before.[7] Our nation's floodplain standards helped ensure homes were more resilient to flooding and other extreme weather events–minimizing damage and harm to families. An ounce of prevention is worth a pound of cure. While this Administration's recent actions may reduce short-term costs, American homeowners and renters will ultimately pay the price. In fact, taxpayers foot the bill for climate-driven losses on federally-backed mortgages that are at much greater exposure to climate-related risks compared to non-federally backed mortgages.[8] Additionally, when disasters hit, survivors are left to face the long-term costs of repairs, higher insurance rates, and the loss of their homes and equity, not to mention the incalculable loss of human life. This Administration can and must take steps to lower the cost of housing for the American public–but doing so at the expense of protecting Americans from devastating floods is unacceptable.

Choosing this moment to rescind safeguards backed by decades of evidence–literally days after floods have devastated communities and claimed lives in Central Texas and beyond–shows just how disconnected this Administration is from the people of this country.[9] We urge you to reconsider these recent decisions and return to the highest standards of flood protection for the American people. By restoring climate resiliency standards and preparedness across the federal government, we can prevent devastation now and in the future.

Additionally, we request that you respond to the following questions by August 15, 2025:

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[4] Federal Housing Administration, "Rescission of Outdated and Costly FHA Appraisal Protocols," June 27, 2025, https://www.hud.gov/sites/dfiles/OCHCO/documents/2025-18hsgml.pdf.

[5] Federal Housing Administration, "Rescission of Mandatory Pre-endorsement Inspection Requirements for Properties Located in Presidentially-Declared Major Disaster Areas (PDMDAs)," June 27, 2025, https://www.hud.gov/sites/dfiles/OCHCO/documents/2025-19hsgml.pdf.

[6] Office of Management and Budget, "Pending EO 12866 Regulatory Review," https://www.reginfo.gov/public/do/eoDetails?rrid=1012012; Public Employees for Environmental Responsibility, "HUD's Plan to Weaken Flood Protections on Hold–for Now," July 17, 2025, https://peer.org/huds-plan-weaken-flood-protections-on-hold/.

[7] National Oceanic and Atmospheric Administration, "2024: An active year of U.S. billion-dollar weather and climate disasters," Adam B. Smith, January 10, 2025, https://www.climate.gov/news-features/blogs/beyond-data/2024-active-year-us-billion-dollar-weather-and-climate-disasters.

[8] Congressional Budget Office, "Flood Damage and Federally Backed Mortgages in a Changing Climate," November 2023, pp. 2-13, https://www.cbo.gov/system/files/2023-11/59379-FloodDamage.pdf.

[9] NPR, "Thousands continue search for those missing following deadly floods in central Texas," Steve Inskeep and James Hartley, July 15, 2025, https://www.npr.org/2025/07/15/nx-s1-5467542/thousands-continue-search-for-those-missing-following-deadly-floods-in-central-texas; *See also*: USA Today, "At least 200 homes damaged in New Mexico flooding that killed 3 people, officials say," Thao Nguyen et al., July 10, 2025, https://www.usatoday.com/story/news/nation/2025/07/10/ruidoso-new-mexico-flash-flooding-damages-deaths/84543068007/; *See also*: USA Today, "Multiple fatalities reported in Tropical Storm Chantal flooding in North Carolina," Melina Khan, July 11, 2025, https://www.usatoday.com/story/news/nation/2025/07/09/tropical-storm-chantal-flooding-north-carolina/84520713007/.

1. What studies did HUD conduct prior to making the aforementioned policy changes? Please provide copies of any analyses, studies, or assessments conducted to assess the impact of these policy changes.

2. Which geographic areas does HUD expect will be most affected by these policy changes?

3. What alternative steps is HUD taking to reduce flood and other climate-related risks to taxpayers and to ensure that people and their homes are safe in the event of a major disaster, such as flooding?

4. What is the status of the Interim Final Rule that HUD appears to have submitted to, and then possibly rescinded from, OMB on July 7, 2025?[10]

Sincerely,

Elizabeth Warren
Ranking Member
Committee on Banking,
Housing, and Urban Affairs

Angus S. King, Jr.
United States Senator

Chris Van Hollen
United States Senator

Patty Murray
United States Senator

Cory A. Booker
United States Senator

Peter Welch
United States Senator

Bernard Sanders
United States Senator

[10] Public Employees for Environmental Responsibility, "HUD's Plan to Weaken Flood Protections on Hold–for Now," July 17, 2025, https://peer.org/huds-plan-weaken-flood-protections-on-hold/.