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Regulations Division
Office of General Counsel
Department of Housing and Urban Development
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Docket No. FR–6527–P–01
Proposed Rule: Rescission of Floodplain Management and Protection of Wetlands; Minimum Property Standards for Flood Hazard Exposure; Building to the Federal Flood Risk Management Standard

The American Society of Civil Engineers (ASCE) is pleased to offer the following comments on the U.S. Department of Housing and Urban Development (HUD) proposed rule to revise HUD's regulations governing floodplain management and the protection of wetlands to implement the Federal Flood Risk Management Standard (FFRMS), in accordance with the Executive order, ''Establishing a Federal Flood Risk Management Standard and a Process for Further Soliciting and Considering Stakeholder Input.''

The proposed rule was published in the Federal Register for comment on July 10, 2026, with the comment period closing on September 8, 2026.

Background

Founded in 1852, ASCE is the country's oldest civil engineering organization. Representing more than 160,000 civil engineers from private and public practice, government, industry, and academia, it is ASCE's objective to advance the science and profession of engineering, while protecting public health, safety, and welfare. ASCE members are actively involved in the planning, design, and operation of infrastructure facilities that face the risk of flooding as well as the planning, designing, and operating of flood control systems that can mitigate the threat of floods.

ASCE strongly supports the adoption of proactive floodplain management policies. Such policies that should:

- Prioritize keeping people and infrastructure out of harm's way by restoring natural floodplains and riparian corridors through land acquisition, buyouts, and land conservation activities.

- Reduce existing risk through the construction of conveyance and detention facilities that pose no adverse impact to other properties.
- Mitigate existing individual property risk through elevation and flood proofing.
- Mitigate new construction risk through the use of the latest building codes, drainage design requirements, and development regulations that include a minimum free-board requirement and a demonstration of no-adverse impact.
- Account for the full range of flood probabilities and consequences, including events beyond the 1% annual chance flood, and that incorporate climate projections, sea level change, and temporal and spatial variability in rainfall.
- Develop and regularly update high-quality flood and coastal storm hazard maps using best available data and current modeling techniques to support flood mitigation decision making.
- Reauthorize, fund, and enhance the National Flood Insurance Program (NFIP) with actuarily sound, risk-based rates that are fair and equitable.
- Fund federal, state, and local programs for flood risk reduction through coordinated, sustained investment.
- Conduct maintenance of existing flood infrastructure.
- Make flood risk reduction investments that support vulnerable and underserved communities.
- Ensure that risk information, including the residual risk associated with constructed flood mitigation projects is communicated clearly to the public, elected officials, developers, and the insurance sector to support informed decision-making.

ASCE Comments on the Proposed Rule

ASCE strongly opposes the U.S. Department of Housing and Urban Development's (HUD) proposed rule rescinding the agency's 2024 final rule entitled "Floodplain Management and Protection of Wetlands; Minimum Property Standards for Flood Hazard Exposure; Building to the Federal Flood Risk Management Standard." While we understand the need to reduce overall costs of building homes and businesses, this should not come at the expense of necessary efforts to protect the systems and features that comprise the nation's built environment. These investments support overall resilience, extend the design life of infrastructure systems, and produce billions in disaster recovery savings in the long run. According to a 2025 report by the National Institute of Building Sciences (NIBS), the U.S. has experienced approximately $3 trillion in cumulative disaster costs since 1980. This report also highlights the NIBS 2019 finding that every $1 spent on resilience measures saves $13 in avoided future losses. These findings underscore that investing in resilience and mitigation is the best long-term strategy.

The proposed rule highlights that rescission of the 2024 Flood Risk Management Standard rule would save $85 million annually in construction costs. While identifying areas of cost savings is essential, it is important to note that increasingly severe weather conditions increase the risk of incurring additional recovery costs. According to the National Oceanic and Atmospheric Administration, between 1980 and 2024, the

United States experienced 403 weather related disasters resulting in $1 billion or more in overall damage, for a total of $2.915 trillion dollars in recovery costs to taxpayers and business over that period. As concerns about increasingly severe weather and flood risk persist, the likelihood of damage to infrastructure systems, homes, and businesses in flood prone areas will only increase. Ensuring investment in resilience and the use of the latest building codes and standards will ultimately result in annual savings far exceeding $85 million.

ASCE supports adoption of up-to-date modern building codes and standards. To that end, ASCE's premier national standard for determining design loads on structures, *ASCE 7 Minimum Design Loads and Associated Criteria for Buildings and Other Structures* published a supplement #2 in the 2022 edition that is a substantial revision to Chapter 5 Flood Loads. It contains the following provisions:

- The Flood Hazard Area is increased from the 100-year flood plain to the 500-year flood plain for Risk Categories II, III, and IV structures to improve the performance of structures subjected to flood events and to meet the target reliabilities of the Standard.
- The design flood loads are aligned with Risk Categories II, II, III, IV as the rest of the environmental hazards within ASCE 7, including wind, earthquake, snow, ice, rain, and tsunami.
- Requires inclusion of relative sea level rise when designing for flood loads for sites where flooding comes from coastal sources.

In addition, ASCE published *ASCE 24-24*, *Flood Resistant Design and Construction* in 2025. ASCE 24-24 provides minimum requirements for flood resistant design and construction of structures subject to building code requirements and floodplain management regulations in flood hazard areas. Like ASCE 7-22 Supplement 2, the flood hazard area has been expanded to include areas in the 500-year floodplain and is intended to meet or exceed FEMA's National Flood Insurance Program requirements to protect public safety and property.

ASCE urges HUD to reconsider its proposal to rescind the Flood Risk Management Standard. We encourage you rather to work with the engineering community, floodplain management community, and other relevant stakeholders to develop strategies and regulations that reduce costs without negatively affecting the built environment and protect public safety.

Conclusion

ASCE is pleased to have the opportunity to provide comments on the proposed HUD rulemaking and is eager to work with HUD to make sure that the final regulations achieve the goal of protecting public health, safety, welfare and the environment.

Thank you for your consideration of our view, if we can be of further service, please do not hesitate to contact Matthew McGinn (mmcginn@asce.org) or Martin Hight (mhight@asce.org), ASCE Senior Managers for Government Relations.