



## WATER RESOURCES DIVISION

### Where to Obtain Floodplain Information

- 1) **Purchasing or Refinancing an Existing Home**-if you are a property owner, real estate agent or mortgage lender looking to purchase, sell, re-finance, or mortgage a home you should use the following steps to determine if your home is in the 100-year floodplain and if flood insurance is available.
  - a. Flood insurance is only available in those communities that participate in the National Flood Insurance Program (NFIP). To determine if your community is in the NFIP and if a Flood Insurance Rate Map (FIRM) exists for your community, contact the Federal Emergency Management Agency (FEMA) toll free at 877-336-2627 or view the community status book on the FEMA Web site at: <https://www.fema.gov/cis/MI.pdf>.
  - b. If a FIRM exists, it may be obtained or viewed from one of the following sources:
    - i. Go to the FEMA Web site at <https://msc.fema.gov/portal/home>.
    - ii. Google “FEMA National Flood Hazard Layer”, select the top link in the search, then select the link “NFHL Viewer”.
    - iii. Visit your local community offices. The local planning/zoning or building departments should have copies of their community’s floodplain maps.
  - c. If there is a floodplain map, locate the property on the map. If your structure is located within the mapped floodplain, flood insurance will be required as a condition of any federally backed/guaranteed loan. If your structure is located outside of the floodplain then there are no federal requirements to purchase flood insurance. If the map is not accurate enough to show whether the property is in or out of the mapped floodplain then you have three options:
    - i. Contact a floodplain determination company at <https://www.fema.gov/flood-zone-determination-companies>.
    - ii. Hire a licensed professional engineer or licensed land surveyor to survey the property to determine if the site is in or out of the floodplain. The professional engineer can also compute the 100-year floodplain elevation if no floodplain elevation is available.
    - iii. If no floodplain elevation information is available, FEMA will estimate a flood elevation that can be used by an engineer or surveyor to determine if a structure is in the floodplain. Contact FEMA at 877-336-2637 to request a floodplain determination.
  - d. If you feel that based on your survey information that your property is outside of the 100-year floodplain you may submit a Letter of Map Amendment (LOMA) request to FEMA to be declared out of the floodplain and not have to pay flood insurance. In order to submit a LOMA request you must fill out FEMA’s MT\_EZ form which can be found at <https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms>.
  - e. The Michigan Department of Environmental Quality (DEQ) does **not** have the staff resources to provide floodplain elevations for insurance or mortgage purposes.

## 2) Building a New Home or Increasing the Footprint of an Existing Home

If you are a property owner, builder, or developer and are planning to build a new structure or add on to an existing structure, you may use the following steps to determine if your proposed structure is in the 100-year floodplain.

(Note: A permit is required from the DEQ to fill, grade, or construct within the 100-year floodplain of a stream or drain with a drainage area of 2 square miles or more. This applies to all streams or drains regardless of whether there is a published floodplain map. All streams and drains have a floodplain.)

- a. Follow steps {1) a and b} above to determine if there is an NFIP map for your community.
- b. If there is a map, check to see if there is 100-year floodplain elevation on the map for your location.

(Note: The boundary of the floodplain for building purposes is determined by the actual elevation and not by the boundary of the shaded area on the FIRM. It may be necessary to survey your property elevation and compare it to the published 100-year floodplain elevation.)

- c. If there is no published 100-year floodplain elevation or there is no published map you have the following options.
  - i. Hire a licensed professional engineer to determine the 100-year floodplain elevation and survey the property to determine if the site is in or out of the floodplain. A document titled, "Determining a 100 Year Flood Elevation In Unnumbered A Zones" can be found at [mi.gov/floodplainmanagement](http://mi.gov/floodplainmanagement). The engineer's findings should be reviewed by the DEQ District Floodplain Engineer.
  - ii. Submit a floodplain elevation request to the DEQ through the online request Web site: <https://miwaters.deq.state.mi.us/miwaters/#/external/home>. Step by step instructions for submitting the request are available at: [https://www.michigan.gov/documents/deq/wrd-miwaters-floodplain-service\\_510221\\_7.pdf](https://www.michigan.gov/documents/deq/wrd-miwaters-floodplain-service_510221_7.pdf). Although there is no cost for this service, the normal turnaround time is 60-120 days from the request date provided all required information is submitted.
  - iii. If it is determined that your proposed site is in the floodplain then you should submit an application for permit at <https://miwaters.deq.state.mi.us/miwaters/#/external/home>, along with the appropriate application fee. Additional information on submitting an application in MiWaters is found at: [https://www.michigan.gov/documents/deq/wrd-miwaters-start-new-jpa\\_604260\\_7.pdf](https://www.michigan.gov/documents/deq/wrd-miwaters-start-new-jpa_604260_7.pdf). (Paper applications are available online at: [mi.gov/jointpermit](http://mi.gov/jointpermit) but may take longer to process). The completed application form should include a detailed property description, map and horizontal and vertical elevation information. The process time is normally 60-90 days from the date of a completed application. If you think you are likely in a floodplain you may skip step 2-c-ii and go to step 2-c-iii directly.