

# Floodplain Information

FOR PROPERTY OWNERS, REALTORS, AND POTENTIAL BUYERS



Floodplains are low-lying areas next to rivers, streams, lakes, or drains that can flood when water overflows its banks. In Michigan, and nationally, the “100-year floodplain” is the land that has a 1% chance of flooding in any given year. Within that, the floodway is the part where water flows the fastest and deepest.

If you plan to build, fill, or change the land in a 100-year floodplain, you’ll need a permit from the Michigan Department of Environment, Great Lakes, and Energy (EGLE). This Floodplain Regulatory Authority is found in Part 31, Water Resources Protection, of the NREPA, as amended. In many cases, work may be allowed outside the floodway if local ordinances and building standards are followed. Sometimes, you may also need to dig out other areas to make up for lost flood storage. Activity in the floodway may require special studies, like hydraulic modeling, to make sure they don’t increase flood risks.

**Floodplain management information is available at [Michigan.gov/FloodplainManagement](https://www.michigan.gov/FloodplainManagement).**

## This fact sheet answers the following questions:

How do I know if there is a floodplain on my property?

What are some general restrictions for floodplain development?

What information do I need before applying for a permit to develop in a floodplain?

How do I apply for a permit for work in a floodplain?



MICHIGAN DEPARTMENT OF  
ENVIRONMENT, GREAT LAKES, AND ENERGY

EGLE – Floodplain Management Program website: [Michigan.gov/FloodplainManagement](https://Michigan.gov/FloodplainManagement)

Permitting Information website: [Michigan.gov/JointPermit](https://Michigan.gov/JointPermit)

Water Resources Division website: [Michigan.gov/WRD](https://Michigan.gov/WRD)

**How do I know if there is floodplain on the property?**

**Various sources are available to help determine if property is in the floodplain.**

- The Federal Emergency Management Agency (FEMA) publishes maps in some communities which are available at [msc.fema.gov](https://msc.fema.gov). Your local community (City, Village, or Township), local library, or [EGLE Water Resources Division](#) office may also have maps available.
- If a flood elevation has not been established by FEMA, you can also make a [request for a floodplain elevation from EGLE](#).

**What are some general restrictions for floodplain development?**

**General restrictions for floodplain development include:**

- Habitable structures are prohibited within the floodway.
- Non-habitable structures or fill may possibly be permitted in the floodway if it is shown through hydraulic modeling and reporting that they do not cause a harmful interference as defined by the statute.
- All buildings must have the lowest floor, including a basement, elevated 1 foot above the 100-year floodplain elevation.
- Compensating cut to offset the loss of floodplain storage for floodplain fills is generally required when the fill volume is above 300 cubic yards. (This requirement differs in some specific floodplains around the state.)

**What information do I need before applying for a permit to develop in a floodplain?**

**After obtaining the regulatory flood elevation, you will need to:**

- Hire a professional surveyor, or engineer to survey the existing grades.
- Survey information will provide the existing elevations in relation to the flood elevation.
- The survey will provide information to determine how much fill material is needed and how high to elevate the lowest floor.

**How do I apply for a permit to work in a floodplain?**

**Applicants should use EGLE's Joint Permit Application when applying for development in a floodplain.**

- Permit applications should be submitted through the MiEnviro online permit application system.
- Information on the permit application process and how to submit an application in MiEnviro is available at [Michigan.gov/JointPermit](https://Michigan.gov/JointPermit).