

Where to Obtain Floodplain Information

Guidance for Property Owners and Buyers



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.

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 [msc.fema.gov/](https://www.msc.fema.gov/).

If a FIRM exists, it may be obtained or viewed from one of the following sources:

- FEMA Web site at [msc.fema.gov/](https://www.msc.fema.gov/).
- [FEMA National Flood Hazard Layer](https://www.msc.fema.gov/nfhl) ([msc.fema.gov/nfhl](https://www.msc.fema.gov/nfhl))
- Your local community offices. The local planning/zoning or building departments should have copies of their community's floodplain maps.

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 two options:

1. 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.

2. 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.

If you feel that, based on your survey information, your property is outside of the 100-year floodplain, you can submit a Letter of Map Amendment (LOMA) request to FEMA to be declared out of the floodplain and may 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 [fema.gov/flood-maps/change-your-flood-zone/paper-application-forms](https://www.fema.gov/flood-maps/change-your-flood-zone/paper-application-forms).

The Michigan Department of Environment, Great Lakes, and Energy (EGLE) may not have the staff resources to provide floodplain elevations for insurance or mortgage purposes.

Building a New Home or Increasing the Footprint of an Existing Home

If you are a property owner, buyer, builder, or developer and are planning to build a new structure or add on to an existing structure, check to see if there is an NFIP map for your community as described above for an existing home. If there is a map, check to see if there is 100-year floodplain elevation on the map for your location.

Note: A permit is required from the EGLE 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.

The boundary of the floodplain for building purposes is determined by the actual existing ground elevations 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.

If there is no published 100-year floodplain elevation or there is no published map and you are not certain if you are in a floodplain, you have the following options:

- 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. The engineer's findings should be reviewed by the EGLE District Floodplain Engineer.
- Submit a floodplain elevation request to EGLE online through the [MiEnviro Portal](#). Access the portal at [Michigan.gov/MiEnviro](https://www.michigan.gov/MiEnviro). Step-by-step instructions for [How to Request a Floodplain Elevation](#) can be found at [Michigan.gov/FloodplainManagement](https://www.michigan.gov/FloodplainManagement). 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.

If you know you are likely in a floodplain, or if it is determined that your proposed site is in the floodplain, you should submit an application for permit through the [MiEnviro Portal](#), along with the appropriate application fee. Visit Michigan.gov/JointPermit for additional information on submitting an application in MiEnviro. 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.

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People with disabilities may request this material in an alternative format by emailing EGLE-Accessibility@Michigan.gov or calling 800-662-9278.