

# FLOODPLAIN INFORMATION

FOR PROPERTY OWNERS, REALTORS,  
AND POTENTIAL BUYERS



A river, stream, lake, or drain may on occasion overflow its banks and inundate adjacent land areas. The land that is inundated by water is defined as a floodplain. In Michigan, and nationally, the term floodplain has come to mean the land area that will be inundated by the overflow of water resulting from a 100-year flood (a flood which has a 1% chance of occurring any given year). The floodway is the area of active moving water.

Any occupation, construction, filling or grade changes within the 100-year floodplain of a river, stream or drain, requires a permit from the Department of Environmental Quality (DEQ) under state floodplain regulations. In general, construction and fill may be permitted in portions of the floodplain that are not floodway, provided local ordinances and building standards are met. Compensating excavation may be required to ensure that floodwater storage will be preserved. Activity in the floodway may require hydraulic modeling to verify the impacts to flood stages.

This Fact Sheet  
answers the  
following questions:

**How do I know if  
there is floodplain  
on the 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  
Environmental  
Quality**

Water Resources Division

[www.Michigan.gov/WRD](http://www.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, including:

- The Federal Emergency Management Agency (FEMA) publishes maps in some communities which are available at <https://msc.fema.gov/portal/home>. Your local community (City, Village, or Township), local library, or **DEQ Water Resources Division offices** 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 the DEQ.

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 for work in a floodplain?

Applicants should use the DEQ Joint Permit Application when applying for development in a floodplain:

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