

Agenda

1. A meeting of the St. Planning Commission was convened in open and public session on the 27th day of April, 2020 at 5:00 p.m. held in the City Council Chambers, 704 6th Street, St. Paul, Nebraska.
2. Chairman Charles Schmid called the meeting to order at ___ p.m. with a statement regarding the Open Meeting Act, which is posted on the west wall of the City Council Chambers. Member roll call: Chairman Chuck Schmid, Connie Becker, Arvilla Jacobs, Wilber Medberry, and Tony Walsh, along with Zoning Administrator Matt Helzer and Laura Berthelsen (minutes). The agenda was sent to the Board members prior to the meeting and posted in four (4) public places.
3. Discuss - Approve / Deny the March 30, 2020 minutes.
4. Chairman Schmid presents the following zoning permits:
 - (a) 2020-17 Mike Eytcheson - Construct utility shed at 915 Farnum Street
 - (b) 2020-18 Heather Schmidt - Construct pergola and shed at 411 4th Street
 - (c) 2020-19 Cory Schulz - Construct barn & install fence south of 1702 Adams Street
 - (d) 2020-20 STS Construction - Construct house at 1502 Howard Avenue
5. Discussion / Reports
6. Chairman Schmid announces the next Planning Commission meeting
7. Public Comments
8. Zoning Administrator Helzer Report
9. Adjournment

St. Paul Planning Commission

March 30, 2020

Meeting Minutes

A meeting of the St. Paul Planning Commission was convened in open and public session on the 30th day of March, 2020 at 5:00 p.m. in the City Council Chambers, 704 6th Street, St. Paul, Nebraska.

Chairman Chuck Schmid called the meeting to order at 5:00 p.m. with a statement regarding the Open Meeting Act, which is posted on the west wall of the City Council Chambers. The agenda was sent to the Commission members prior to the meeting. The Agenda was posted in four (4) public places. Commission members present: Chairman Chuck Schmid, Connie Becker and Arvilla Jacobs. Absent was Wilber Medbery and Tony Walch. Also present Zoning Administrator Matt Helzer, Laura Berthelsen (minutes).

Commission member Becker moved to approve the February 24, 2020 meeting minutes. Commission member Jacobs seconded the motion. Commission members Becker, Jacobs, and Schmid voted aye, nays none. Motion carried 3/0.

Chairman Schmid presented the following zoning permits:

2020-10	Derek & Heidi Dvorak - Construct shed at 1216 Kendall Street
2020-11	Mark & Angela Feeney – Install fence at 1303 Baxter Street
2020-12	Corey Larsen - Construct garage at 615 Paul Street
2020-13	Andrew & Jenna Wilshusen – Install fence at 332 Nelson Circle
2020-14	Jay Obermiller – Install fence at 1324 Paul Street
2020-15	Roger & Barb Goettsche – Install fence at 503 9 th Street
2020-16	Erica Eberle – Install fence at 1306 Bruce Street

Commission member Jacobs moved to approve Zoning Permit applications 2020-10 through 2020-16. Commission member Becker seconded the motion. Commission members Becker, Jacobs, and Schmid voted aye, nays none. Motion carried 3/0.

Marcus Nielsen was present to discuss a potential business opportunity in an AGR – Agricultural Residential District. Mr. Nielsen was seeking input as to whether it was an allowable use for the area, and what method he would need to follow to move forward with the project.

Zoning Administrator Helzer discussed potential amendments to the zoning regulations. A number of sections in the zoning regulations are in conflict with each other; it is necessary to correct these issues. A public hearing will be necessary prior to recommending changes to the zoning ordinance.

The next St. Paul Planning Commission meeting will be on Monday, April 27, 2020 at 5:00 p.m.

Chairman Schmid adjourned the meeting at 6:20 p.m.

Sincerely,

Matthew T. Helzer
Zoning Administrator

Charles M. Schmid
Chairman

Laura Berthelsen
Planning Secretary

Zoning Classification R-2 Value \$ 500⁰⁰
Please call 811 before completing form

PERMIT NUMBER 2020-17
FEE \$25.⁰⁰ CASH CHECK# 3065
pd 4/3/2020

APPLICATION FOR A RESIDENTIAL ZONING PERMIT

St. Paul, Nebraska: DIRECTIONS: Fill in the following information as accurately and completely as possible. This application is not acceptable unless all requirement information is furnished.

Property Owner Mike Eytcheson Contractor Self
Address 915 Farnum Address _____
City, State, Zip St. Paul NE 68873 Phone Number _____
Phone Number (308) 212-0144 Cell Phone _____
Complete Legal Description of the Property Lot 4, w4' of Lot 3, & E 15' of Lot 5, Block 9, Military Addition
Address of Construction Site 915 Farnum
(If none, one must be registered with City of St. Paul) In the Flood plain NO?
Proposed Structure Utility Shed Dimension of Structure 8' x 8'
Distance from Front property line 110'
Rear Property Line 6' Side Property Line 6' Second Side Line 49' Between other buildings (Min 10') 12'
Is there a utility easement on either the back or side property? NO If so attach a copy of neighbor approval.
Approximately when will construction Start April 21st Finish May 31st?
To Whom Should the Improvements be assessed? Mike Eytcheson
Contact Utility Superintendent at (308) 754-4483 regarding Set-Back Inspection. Matt Helzer Date of visit 4-1-2020
(Matt Helzer's signature)

Recommendations needed before approval: _____

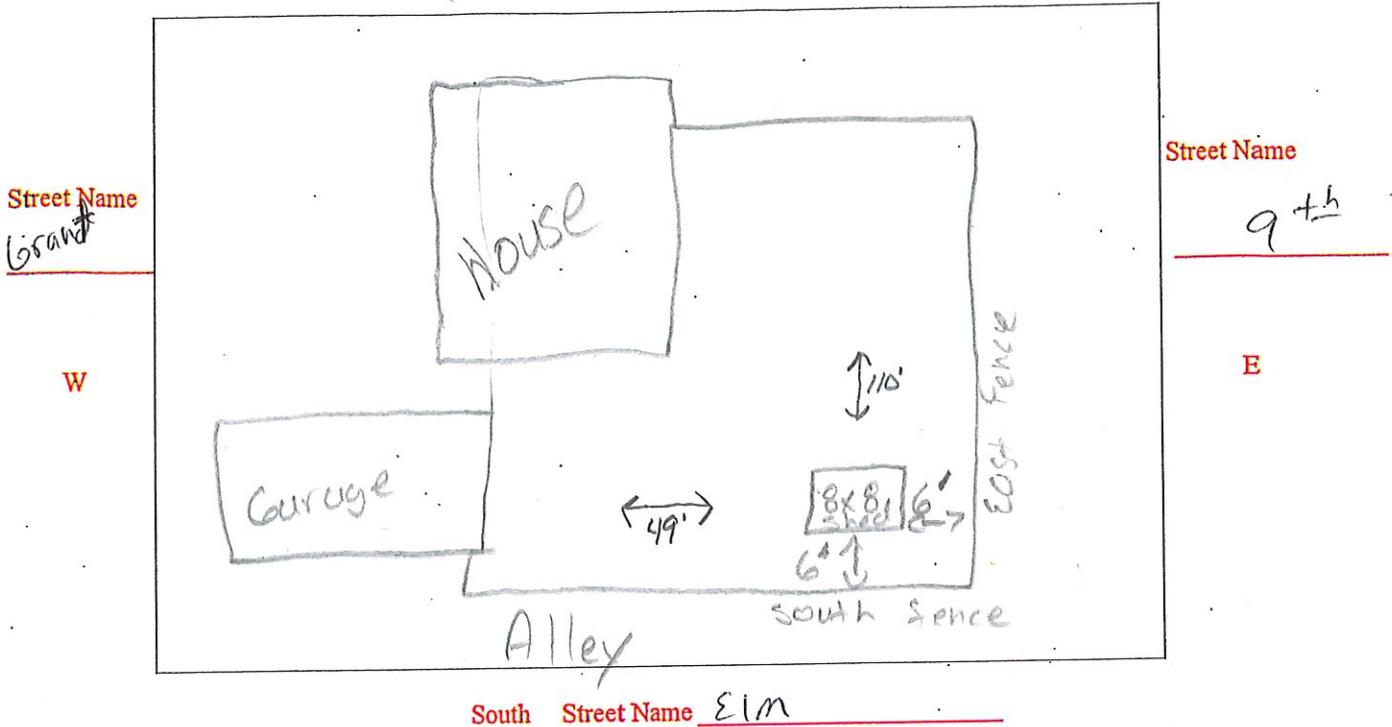
(One Mile radius outside city limits) If the structure is a residence on less than 10 acres indicate the date this property was platted as a separate parcel _____ and the Name of the Lot Split or Subdivision, _____

For Office Use Only:

Is the proposed use permitted within this zoning district? ✓ YES _____ NO _____
Does the proposed use meet all the required setback distances? ✓ YES _____ NO _____
Is a conditional use required for the proposed use? _____ YES _____ ✓ NO _____
Has a Conditional Use Permit been issued for this proposed use? _____ YES _____ ✓ NO _____
If yes, when does it expire? _____

Site Plan Sketch:

North Street Name Farnum



Indicate, by drawing, the shape and dimensions of the land, shape and dimensions of all existing and proposed building and structures and the distances from the proposed building and structures to all lot lines (from road frontages, side and rear lot lines). Show the location of roads fronting the property. **MUST CALL DIGGERS HOTLINE @ 811 BEFORE DIGGING - CONSTRUCTION ON UTILITY EASEMENTS IS NOT PERMITTED. NEW HOMES MUST CALL ELECTRICAL INSPECTOR, Kim Farnstrom 308-728-7612**

The above information is, to the best of my knowledge, true and accurate. It is understood and agreed that any error, misstatement or misrepresentation of fact, either with or without intention on my part, such as might, if known, cause a refusal of this application, or any alteration or change in plans made without the approval of the Zoning Administrator subsequent to the issuance of the Permit, shall constitute sufficient grounds for the revocation of such permit. **This permit is valid for one (1) year from approval date and work must be started within the first 6 months.**

The signature also indicates permission granted to the Zoning Administrator to inspect the construction site in which this permit is granted at any time until construction is completed and a Certificate of Occupancy is issued.

Signature of Applicant Michael E. Helzer Date 4/13/2020

For Office Use Only:

Permit is Approved _____ Denied _____ Date _____
 Zoning Administrator

Reasons for Denial:

Zoning Classification R-3 Value \$ 1000
Please call 811 before completing form

PERMIT NUMBER 2020-18
FEE \$25.⁰⁰ CASH CHECK# 1109
pd 4/6/2020

APPLICATION FOR A RESIDENTIAL ZONING PERMIT

St. Paul, Nebraska: DIRECTIONS: Fill in the following information as accurately and completely as possible. This application is not acceptable unless all requirement information is furnished.

Property Owner Heather Schmidt Contractor Self

Address 411 4th St. Address

City, State, Zip St. Paul, NE 68873 Phone Number

Phone Number 308-754-4062 (work) Cell Phone 308-380-8575

Complete Legal Description of the Property lots 4 Block 31 OT St. Paul

Address of Construction Site 411 4th St.
(If none, one must be registered with City of St. Paul) In the Flood plain NO?

Proposed Structure Shed / Pergola Dimension of Structure 8x10 + 9x13

Distance from ^{East} Front property line 118'

Rear ^{West} Property Line 6' ^{South} Side Property Line 6' ^{North} Second Side Line 28' Between other buildings (Min 10') 30'

Is there a utility easement on either the back or side property? NO If so attach a copy of neighbor approval.

Approximately when will construction Start ASAP Finish 5/31/20

To Whom Should the Improvements be assessed? Property Owner

Contact Utility Superintendent at (308) 754-4483 regarding Set-Back Inspection. Matt Helzer Date of visit 4-6-2020
(Matt Helzer's signature)

Recommendations needed before approval:

(One Mile radius outside city limits) If the structure is a residence on less than 10 acres indicate the date this property was platted as a separate parcel and the Name of the Lot Split or Subdivision,

For Office Use Only:

- Is the proposed use permitted within this zoning district? YES NO
- Does the proposed use meet all the required setback distances? YES NO
- Is a conditional use required for the proposed use? YES NO
- Has a Conditional Use Permit been issued for this proposed use? YES NO
- If yes, when does it expire?

011 TRK # 200940530

Site Plan Sketch:

North Street Name Elm

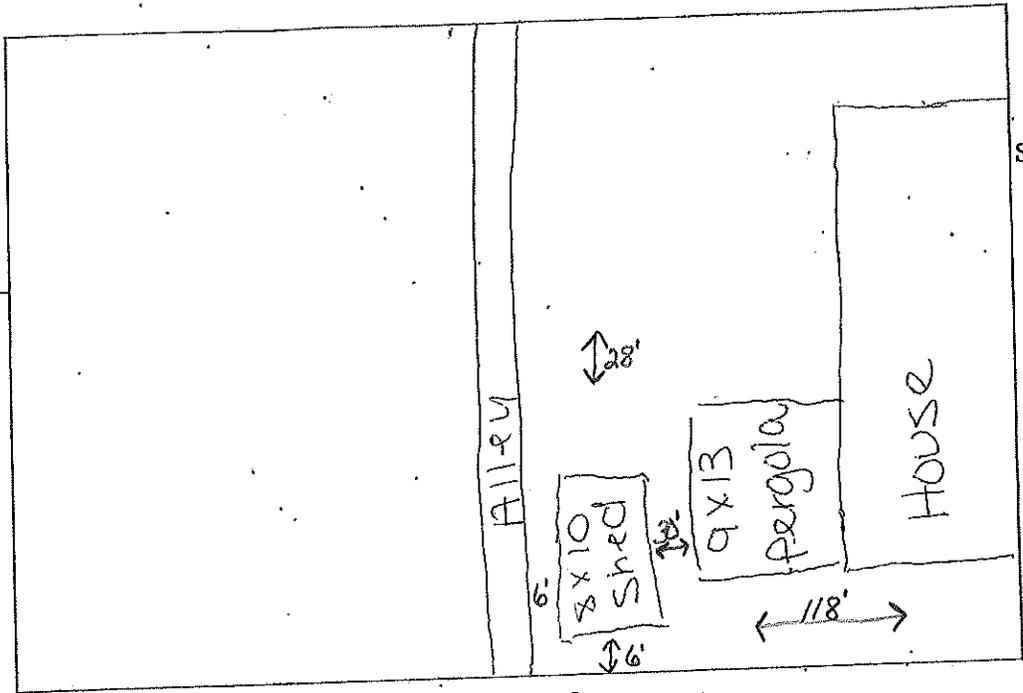
Street Name 5th

Street Name

4th

W

E



South Street Name Davis

Indicate, by drawing, the shape and dimensions of the land, shape and dimensions of all existing and proposed building and structures and the distances from the proposed building and structures to all lot lines (from road frontages, side and rear lot lines). Show the location of roads fronting the property. **MUST CALL DIGGERS HOTLINE @ 811 BEFORE DIGGING - CONSTRUCTION ON UTILITY EASEMENTS IS NOT PERMITTED. NEW HOMES MUST CALL ELECTRICAL INSPECTOR, Kim Farnstrom 308-728-7612**

The above information is, to the best of my knowledge, true and accurate. It is understood and agreed that any error, misstatement or misrepresentation of fact, either with or without intention on my part, such as might, if known, cause a refusal of this application, or any alteration or change in plans made without the approval of the Zoning Administrator subsequent to the issuance of the Permit, shall constitute sufficient grounds for the revocation of such permit. **This permit is valid for one (1) year from approval date and work must be started within the first 6 months.**

The signature also indicates permission granted to the Zoning Administrator to inspect the construction site in which this permit is granted at any time until construction is completed and a Certificate of Occupancy is issued.

Signature of Applicant [Handwritten Signature]

Date 4/3/20

For Office Use Only:

Permit is Approved _____ Denied _____ Date _____
Zoning Administrator

Reasons for Denial:

Zoning Classification AGR Value \$ _____
Please call 811 before completing form

PERMIT NUMBER 2020-19
FEE \$25.00 CASH CHECK# _____
pd 12/23/19

APPLICATION FOR A RESIDENTIAL ZONING PERMIT

St. Paul, Nebraska: DIRECTIONS: Fill in the following information as accurately and completely as possible. This application is not acceptable unless all requirement information is furnished.

Property Owner Cory Schultz Contractor Self
Address 1702 Adams Street Address _____
City, State, Zip Saint Paul, NE 68573 Phone Number _____
Phone Number (620)341-0984 Cell Phone _____

Complete Legal Description of the Property lot 1 copperhead subdivision 9-14-10

Address of Construction Site 1702 Adams Street, south across the street
(If none, one must be registered with City of St. Paul) In the Flood plain same?

Proposed Structure replace fence, construct barn Dimension of Structure 40 x 30' Barn 10' x 10' Shed

Distance from Front property line ^{North} 340'
Rear Property Lin ^{South} 40' Side Property Line ^{East} 1105' Second Side Line ^{West} 40' Between other buildings (Min 10') 25'

Is there a utility easement on either the back or side property? NO If so attach a copy of neighbor approval.

Approximately when will construction Start 12-23-19 Finish 5-1-20

To Whom Should the Improvements be assessed? Cory Schultz

Contact Utility Superintendent at (308) 754-4483 regarding Set-Back Inspection. Matthew Helzer Date of visit 4-13-20
(Matt Helzer's signature)

Recommendations needed before approval: _____

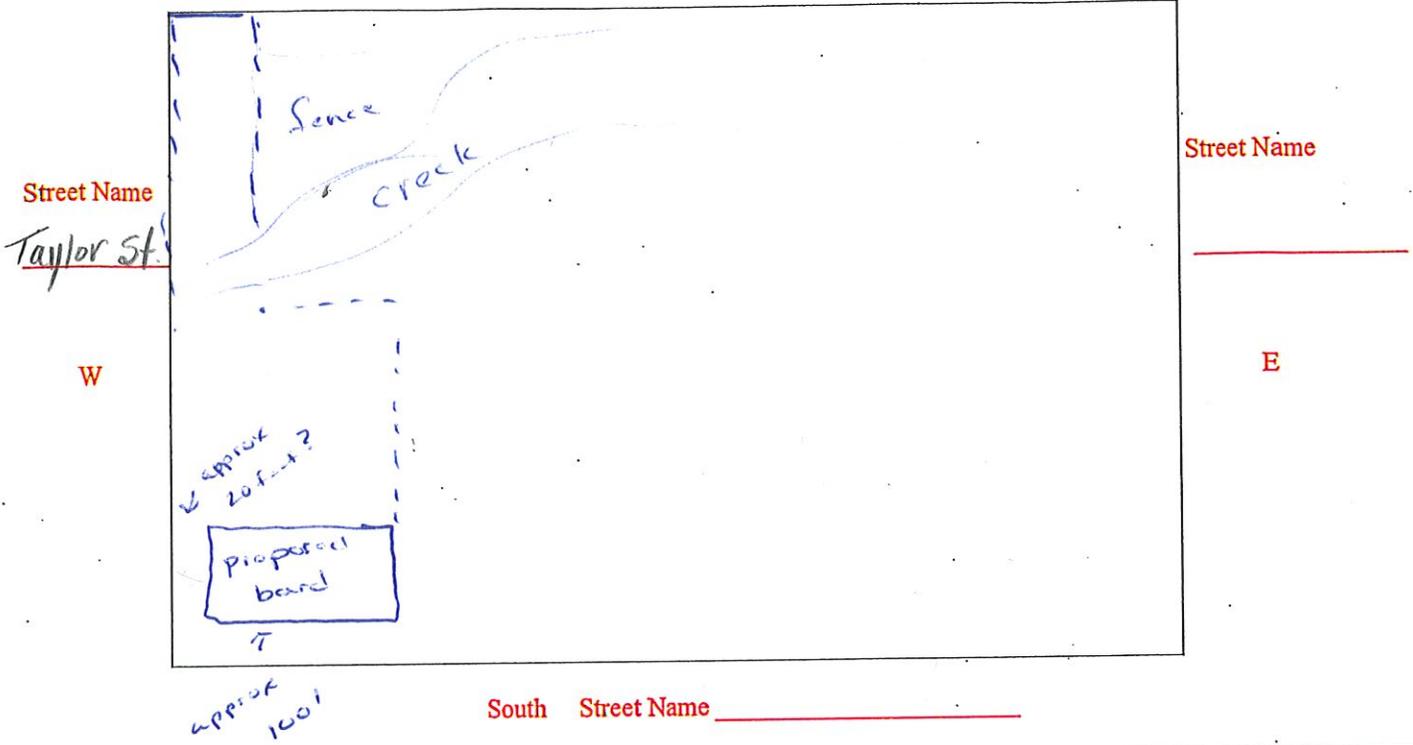
(One Mile radius outside city limits) If the structure is a residence on less than 10 acres indicate the date this property was platted as a separate parcel _____ and the Name of the Lot Split or Subdivision, _____

For Office Use Only:

Is the proposed use permitted within this zoning district? YES NO
Does the proposed use meet all the required setback distances? YES NO
Is a conditional use required for the proposed use? YES NO
Has a Conditional Use Permit been issued for this proposed use? YES NO
If yes, when does it expire? _____

Site Plan Sketch:

North Street Name Adams



Indicate, by drawing, the shape and dimensions of the land, shape and dimensions of all existing and proposed building and structures and the distances from the proposed building and structures to all lot lines (from road frontages, side and rear lot lines). Show the location of roads fronting the property. **MUST CALL DIGGERS HOTLINE @ 811 BEFORE DIGGING - CONSTRUCTION ON UTILITY EASEMENTS IS NOT PERMITTED. NEW HOMES MUST CALL ELECTRICAL INSPECTOR, Kim Farnstrom 308-728-7612**

The above information is, to the best of my knowledge, true and accurate. It is understood and agreed that any error, misstatement or misrepresentation of fact, either with or without intention on my part, such as might, if known, cause a refusal of this application, or any alteration or change in plans made without the approval of the Zoning Administrator subsequent to the issuance of the Permit, shall constitute sufficient grounds for the revocation of such permit. This permit is valid for one (1) year from approval date and work must be started within the first 6 months.

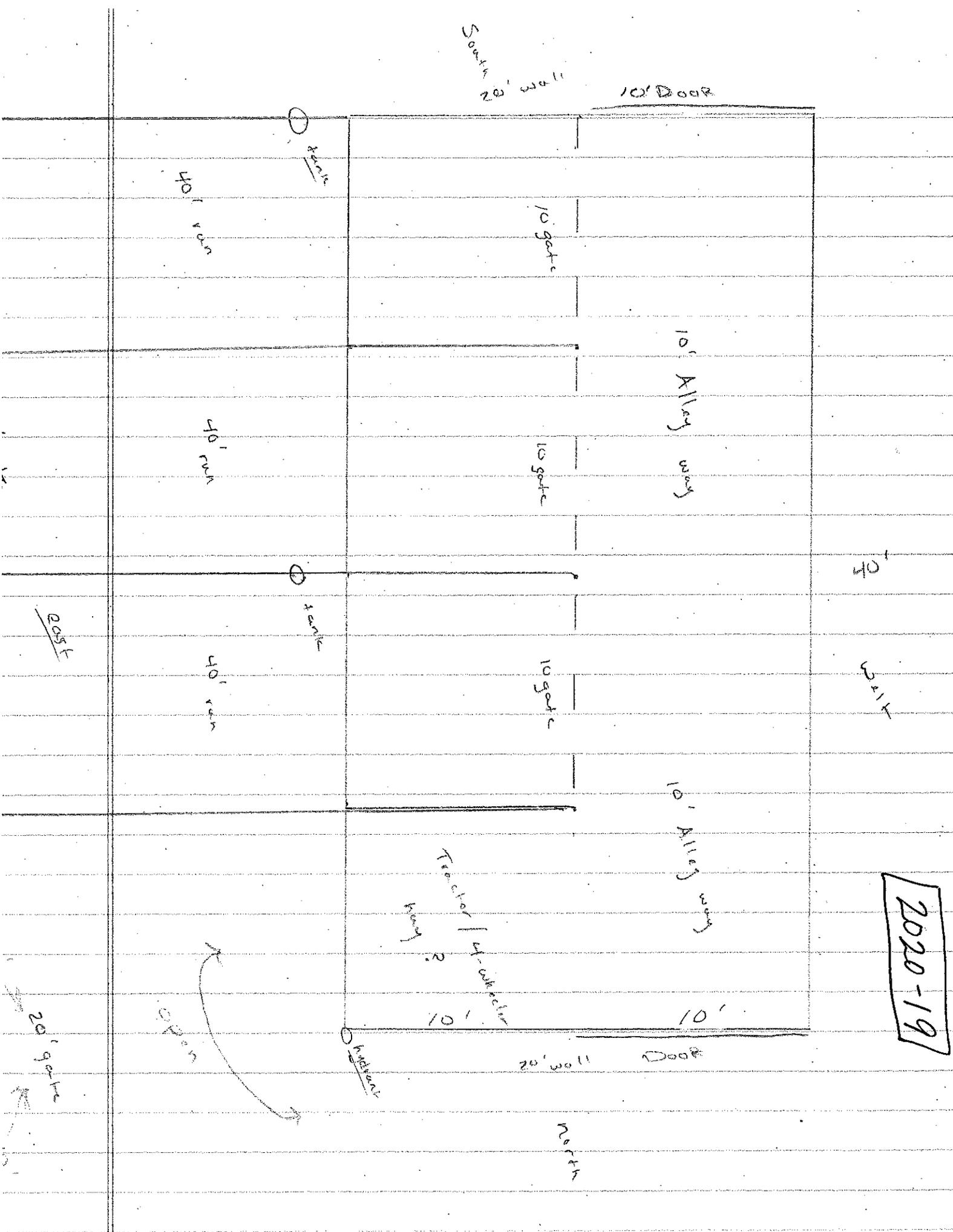
The signature also indicates permission granted to the Zoning Administrator to inspect the construction site in which this permit is granted at any time until construction is completed and a Certificate of Occupancy is issued.

Signature of Applicant Craig Schif Date 12/23/19

For Office Use Only:

Permit is Approved _____ Denied _____ Date _____
Zoning Administrator

Reasons for Denial:



South 20' wall

10' Door

40' van

10' gate

10' Alley way

40' van

10' gate

40'

East

40' van

10' gate

40' wall

10' Alley way

Tractor / 4-wheeler
10' 2'

10'

10'

open

20' gate

20' wall

Door

North

2020-19

South

1105'

20'

40'

40x20

door

water hydrant

40' (unit)

20' gate

hydrant

10x10 shed

340'

posts with fence

wait side

2020-19

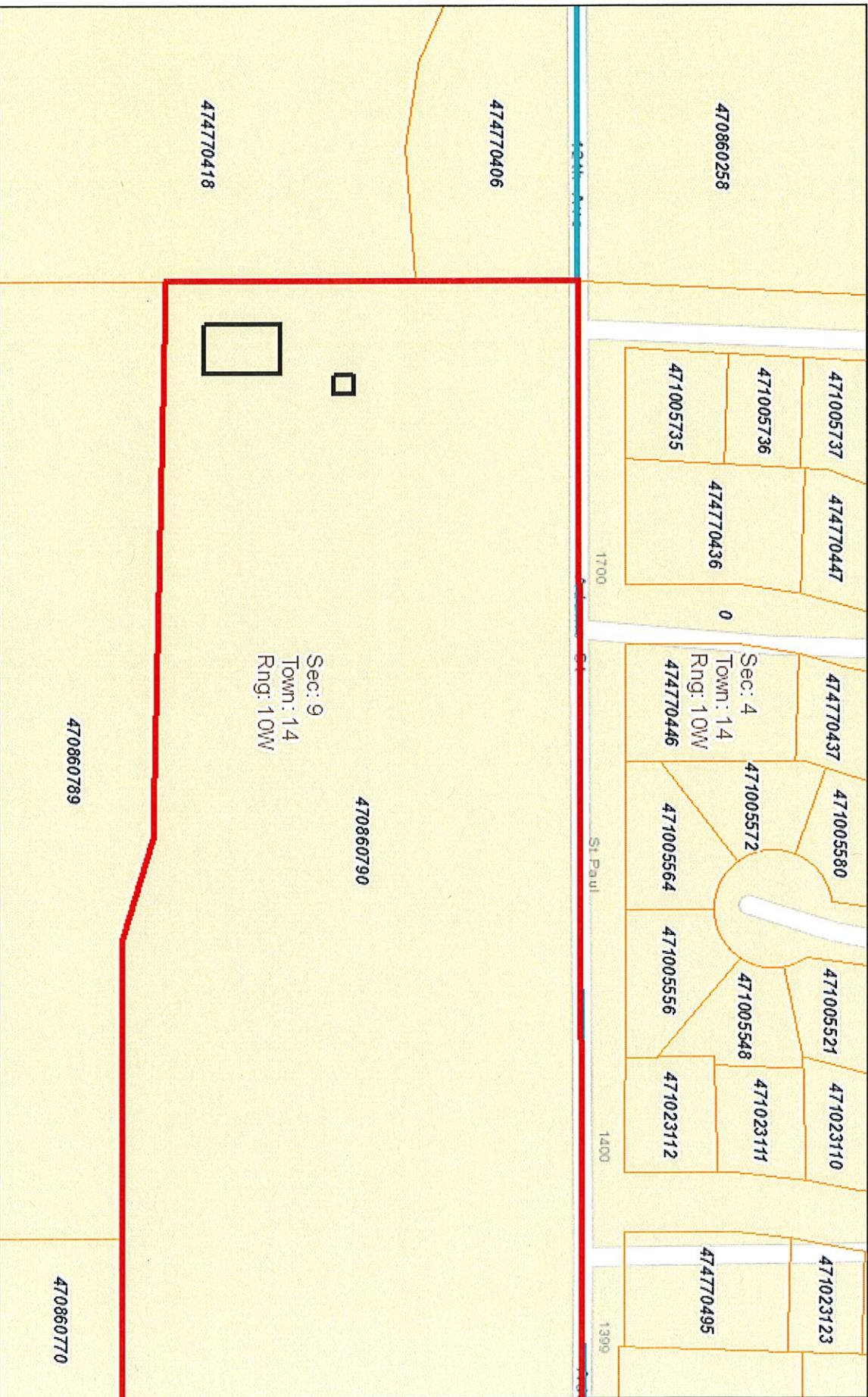
Property Diagram

East

North

mark

2020-19



April 13, 2020
12:05 PM

-  Parcels
-  Sections



Federal Emergency Management Agency
Washington, D.C. 20472

2020-19

MR. JAMIE BLODGETT
N-LINE LAND SURVEYING
PO BOX 173
CENTRAL CITY, NE 68826

CASE NO.: 20-07-0727A
COMMUNITY: HOWARD COUNTY, NEBRASKA
(UNINCORPORATED AREAS)
COMMUNITY NO.: 310446

DEAR MR. BLODGETT:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Amendment (LOMA) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMAs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415.

Sincerely,

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration

LIST OF ENCLOSURES:

LOMA DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region



Federal Emergency Management Agency

Washington, D.C. 20472

2020-19

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	HOWARD COUNTY, NEBRASKA (Unincorporated Areas)	A portion of Lot 1, Copperhead Subdivision, as described in the Warranty Deed in Book 19, Page 4315 in the Office of the County Clerk, Howard County, Nebraska The portion of property is more particularly described by the following metes and bounds:
	COMMUNITY NO: 310446	
AFFECTED MAP PANEL	NUMBER: 31093C0225C	Beginning at the Southwest corner of the said Lot 1; thence North 00°08'06" East a distance of 223.42 feet; thence South 89°58'03" East a distance of 131.49 feet; thence South
	DATE: 10/19/2004	
FLOODING SOURCE: MIDDLE LOUP RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.206623, -98.470063 SOURCE OF LAT & LONG: GPS DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NAVD 88)	LOWEST ADJACENT GRADE ELEVATION (NAVD 88)	LOWEST LOT ELEVATION (NAVD 88)
1	--	Copperhead	1735 Adams Street	Portion of Property	X (unshaded)	--	--	1815.2 feet

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

LEGAL PROPERTY DESCRIPTION
PORTIONS REMAIN IN THE SFHA/FLOODWAY
ZONE A
eLOMA DETERMINATION

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Amendment for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the described portion(s) of the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document amends the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. If there are any errors on this eLOMA Determination Letter that cause FEMA to rescind and/or nullify the determination the property owner should consult the Licensed Professional that submitted this eLOMA. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, 3601 Eisenhower Avenue, Alexandria, VA 22304-4605, Fax: 703-751-7415.


 Luis V. Rodriguez, P.E., Director
 Engineering and Modeling Division
 Federal Insurance and Mitigation Administration

eLOMA



Federal Emergency Management Agency

Washington, D.C. 20472

2020-19

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

63°15'32" East a distance of 191.64 feet; thence South 00°16'52" West a distance of 138.60 feet;
thence North 89°43'08" West a distance of 302.48 feet to the point of beginning.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415

A handwritten signature in black ink, appearing to read "Luis V. Rodriguez".

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration

eLOMA



Federal Emergency Management Agency

Washington, D.C. 20472

2020-19

**LETTER OF MAP AMENDMENT
DETERMINATION DOCUMENT (REMOVAL)**

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

Portion of Property Removal:

The following considerations may or may not apply to the determination for your Portion of Property:

ZONE A - The National Flood Insurance Program map affecting this property depicts a Special Flood Hazard Area that was determined using the best flood hazard data available to FEMA, but without performing a detailed engineering analysis. The flood elevation used to make this determination is based on approximate methods and has not been formalized through the standard process for establishing base flood elevations published in the Flood Insurance Study. This flood elevation is subject to change.

PORTIONS OF THE PROPERTY REMAIN IN THE SFHA and/or FLOODWAY - Portions of this property, but not the subject of the Determination document, may remain in the Special Flood Hazard Area (SFHA) and/or the regulatory floodway for the flooding source indicated on the Determination Document. The NFIP regulatory floodway is the area that must remain unobstructed in order to prevent unacceptable increases in base flood elevations. Therefore, no construction may take place in an NFIP regulatory floodway that may cause an increase in the base flood elevation. Therefore, any future construction or substantial improvement on the property remains subject to Federal, State/Commonwealth, and local regulations for floodplain management. The NFIP regulatory floodway is provided to the community as a tool to regulate floodplain development. Modifications to the NFIP regulatory floodway must be accepted by both the Federal Emergency Management Agency (FEMA) and the community involved. Appropriate community actions are defined in Paragraph 60.3(d) of the NFIP regulations. Any proposed revision to the NFIP regulatory floodway must be submitted to FEMA by community officials. The community should contact either the Regional Director (for those communities in Regions I-IV, and VI-X), or the Regional Engineer (for those communities in Region V) for guidance on the data which must be submitted for a revision to the NFIP regulatory floodway. Contact information for each regional office can be obtained by calling the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or from our web site at <https://www.fema.gov/regional-contact-information>

STUDY UNDERWAY - This determination is based on the flood data presently available. However, the Federal Emergency Management Agency may be currently revising the National Flood Insurance Program (NFIP) map for the community. New flood data could be generated that may affect this property. If a new NFIP map is issued it will supersede this determination. The Federal requirement for the purchase of flood insurance will then be based on the newly revised NFIP map.

EXTRATERRITORIAL JURISDICTION - The subject of the determination is shown on the National Flood Insurance Program map and may be located in an Extraterritorial Jurisdiction area for the community indicated on the Determination Document.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415



Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration

eLOMA



Federal Emergency Management Agency

Washington, D.C. 20472

2020-19

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

GREAT LAKES - The Federal Emergency Management Agency (FEMA) has based this determination on elevation data which is published in the current Flood Insurance Study for the community. However, the elevations established in the U.S. Army Corps of Engineers (USACE) reports on the Great Lakes are the best available data known to us. If in the future there are any subsequent map revisions to the National Flood Insurance Program map and the USACE reports remain the best available data known, FEMA will use those elevations for any such revisions. Further, be advised that the elevations on the Flood Insurance Rate Map (FIRM) may only reflect the Stillwater elevation for the lake and may not account for the effects of wind driven waves or wave run-up. On-site conditions such as wind speed, wind direction, fetch distance, water depth and the slope of the beach or bluff may result in significant increases to the base flood elevation. Therefore, it is strongly recommended that the requestor be aware of these circumstances and, if warranted, evaluate the effects of wind driven waves along the shoreline of the property.

STATE AND LOCAL CONSIDERATIONS - Please note that this document does not override or supersede any State or local procedural or substantive provisions which may apply to floodplain management requirements associated with amendments to State or local floodplain zoning ordinances, maps, or State or local procedures adopted under the National Flood Insurance Program.

COASTAL BARRIER RESOURCE SYSTEM - Based upon information provided to FEMA by the U.S. Fish and Wildlife Service (USFWS), the subject property may be within a System Unit or an Otherwise Protected Area (OPA) of the John H. Chafee Coastal Barrier Resource System (CBRS). Federal flood insurance is generally not available within the CBRS for new construction or substantial improvements occurring after the flood insurance prohibition date (which is generally tied to the date that the area was first established as either a System Unit or OPA, but may differ in some cases). Other federal expenditures and financial assistance (including certain types of disaster assistance) are also restricted within System Units of the CBRS. The USFWS is the authoritative source for information regarding the CBRS. Additional information, including the CBRS Mapper, can be found on the USFWS website at: <https://www.fws.gov/cbra>.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, Attn: North Wind Resource Partners (NWRP) eLOMA Coordinator, NWRP eLOMA Coordinator, 3601 Eisenhower Ave., Alexandria, VA 22304-6439, Fax: 703-751-7415

Luis V. Rodriguez, P.E., Director
Engineering and Modeling Division
Federal Insurance and Mitigation Administration

eLOMA



Federal Emergency Management Agency

Washington, D.C. 20472

2020-19

ADDITIONAL INFORMATION REGARDING LETTERS OF MAP AMENDMENT

When making determinations on requests for Letters of Map Amendment (LOMAs), the Department of Homeland Security's Federal Emergency Management Agency (FEMA) bases its determination on the flood hazard information available at the time of the determination. Requesters should be aware that flood conditions may change or new information may be generated that would supersede FEMA's determination. In such cases, the community will be informed by letter.

Requesters also should be aware that removal of a property (parcel of land or structure) from the Special Flood Hazard Area (SFHA) means FEMA has determined the property is not subject to inundation by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This does not mean the property is not subject to other flood hazards. The property could be inundated by a flood with a magnitude greater than the base flood or by localized flooding not shown on the effective National Flood Insurance Program (NFIP) map.

The effect of a LOMA is it removes the Federal requirement for the lender to require flood insurance coverage for the property described. The LOMA *is not* a waiver of the condition that the property owner maintain flood insurance coverage for the property. *Only* the lender can waive the flood insurance purchase requirement because the lender imposed the requirement. *The property owner must request and receive a written waiver from the lender before canceling the policy.* The lender may determine, on its own as a business decision that it wishes to continue the flood insurance requirement to protect its financial risk on the loan.

The LOMA provides FEMA's comment on the mandatory flood insurance requirements of the NFIP as they apply to a particular property. A LOMA is not a building permit, nor should it be construed as such. Any development, new construction, or substantial improvement of a property impacted by a LOMA must comply with all applicable State and local criteria and other Federal criteria.

If a lender releases a property owner from the flood insurance requirement, and the property owner decides to cancel the policy and seek a refund, the NFIP will refund the premium paid for the current policy year, provided that no claim is pending or has been paid on the policy during the current policy year. The property owner must provide a written waiver of the insurance requirement from the lender to the property insurance agent or company servicing his or her policy. The agent or company will then process the refund request.

Even though structures are not located in an SFHA, as mentioned above, they could be flooded by a flooding event with a greater magnitude than the base flood. In fact, more than 25 percent of all claims paid by the NFIP are for policies for structures located outside the SFHA in Zones B, C, X (shaded), or X (unshaded). More than one-fourth of all policies purchased under the NFIP protect structures located in these zones. The risk to structures located outside SFHAs is just not as great as the risk to structures located in SFHAs. Finally, approximately 90 percent of all federally declared disasters are caused by flooding, and homeowners insurance does not provide financial protection from this flooding. Therefore, FEMA encourages the widest possible coverage under the NFIP.

2020-19

The NFIP offers two types of flood insurance policies to property owners: the low-cost Preferred Risk Policy (PRP) and the Standard Flood Insurance Policy (SFIP). The PRP is available for 1- to 4-family residential structures located outside the SFHA with little or no loss history. The PRP is available for townhouse/rowhouse-type structures, but is not available for other types of condominium units. The SFIP is available for all other structures. Additional information on the PRP and how a property owner can qualify for this type of policy may be obtained by calling the Flood Insurance Information Hotline, toll free, at 1-800-427-4661. Before making a final decision about flood insurance coverage, FEMA strongly encourages property owners to discuss their individual flood risk situations and insurance needs with an insurance agent or company.

FEMA has established "Grandfather" rules to benefit flood insurance policyholders who have maintained continuous coverage. Property owners may wish to note also that, if they live outside but on the fringe of the SFHA shown on an effective NFIP map and the map is revised to expand the SFHA to include their structure(s), their flood insurance policy rates will not increase as long as the coverage for the affected structure(s) has been continuous. Property owners would continue to receive the lower insurance policy rates.

LOMAs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If a State, county, or community has adopted more restrictive and comprehensive floodplain management criteria, these criteria take precedence over the minimum Federal criteria.

In accordance with regulations adopted by the community when it made application to join the NFIP, letters issued to amend an NFIP map must be attached to the community's official record copy of the map. That map is available for public inspection at the community's official map repository. Therefore, FEMA sends copies of all such letters to the affected community's official map repository.

When a restudy is undertaken, or when a sufficient number of revisions or amendments occur on particular map panels, FEMA initiates the printing and distribution process for the affected panels. FEMA notifies community officials in writing when affected map panels are being physically revised and distributed. In such cases, FEMA attempts to reflect the results of the LOMA on the new map panel. If the results of particular LOMAs cannot be reflected on the new map panel because of scale limitations, FEMA notifies the community in writing and revalidates the LOMAs in that letter. LOMAs revalidated in this way usually will become effective 1 day after the effective date of the revised map.

ELEVATION EXHIBIT

1735 Adams Street, St. Paul, Nebraska

LEGAL: LOT 1 COPPERHEAD SUBDIVISION, LOCATED IN THE WEST HALF OF THE NORTHEAST QUARTER (W1/2, NE1/4) OF SECTION 9, TOWNSHIP 14 NORTH, RANGE 10 WEST, HOWARD COUNTY, NEBRASKA

N-LINE



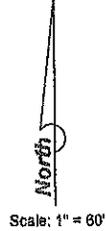
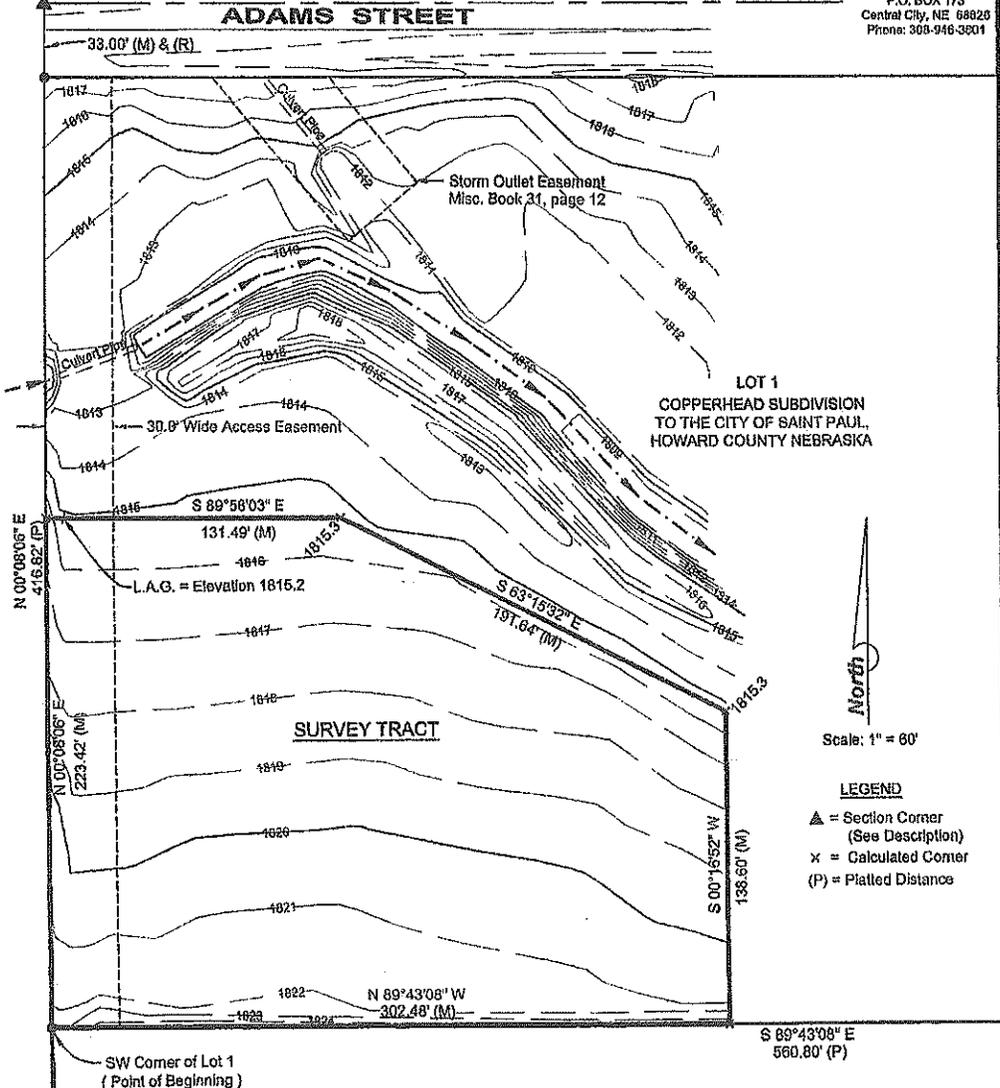
2020-19

LAND SURVEYING

P.O. BOX 173
Central City, NE 68826
Phone: 308-946-3801

NORTHWEST CORNER
OF THE W1/2, NE1/4
SEC. 9 (T. 14 N. R. 10 W.)

ADAMS STREET



- LEGEND**
- ▲ = Section Corner (See Description)
 - × = Calculated Corner
 - (P) = Platted Distance

SURVEY TRACT DESCRIPTION:

Lot 1, Copperhead Subdivision, as described in the Warranty Deed in Book 19, Page 4316 in the Office of the County Clerk, Howard County, Nebraska

The portion of property is more particularly described by the following mates and bounds:

Beginning at the Southwest corner of the said Lot 1; thence North 00°08'06" East a distance of 223.42 feet; thence South 89°58'03" East a distance of 131.49 feet; thence South 63°16'32" East a distance of 191.64 feet; thence South 00°16'52" West a distance of 138.60 feet; thence North 89°43'08" West a distance of 302.48 feet to the point of beginning.

The accompanying Exhibit is a representation of the conditions that were found at the time of the survey and is subject and that the document does not constitute a boundary survey and is subject to any inaccuracies that a subsequent boundary survey may disclose. The information shown on the exhibit should not be used to establish any structures or improvements. The measurements of Elevations are based NAVD 1988 Datum.



Jamie L. Blodgett 3/16/2020
Date:
Pages covered by this seal 1

Tif Project

Zoning Classification R-2 Value \$ 300,000
Please call 811 before completing form

PERMIT NUMBER 2020-20
FEE \$25.00 CASH CHECK# 2740
pd 4/27/2020

APPLICATION FOR A RESIDENTIAL ZONING PERMIT

St. Paul, Nebraska: DIRECTIONS: Fill in the following information as accurately and completely as possible. This application is not acceptable unless all requirement information is furnished.

Property Owner STS Construction Contractor STS Construction
Address 1425 Indian St. Address 1425 Indian St.
City, State, Zip St. Paul, NE 68073 Phone Number 402-690-0954
Phone Number 402-690-0954 Cell Phone

Complete Legal Description of the Property Lot 20 Dalton Meadows Subdivision St. Paul

Address of Construction Site 1502 Howard Ave.
(If none, one must be registered with City of St. Paul) In the Flood plain no?

Proposed Structure New house Dimension of Structure 80x60

Distance from Front property line 20'
Rear Property Line 50' Side Property Line 20' Second Side Line 10' Between other buildings (Min 10')

Is there a utility easement on either the back or side property? YES If so attach a copy of neighbor approval.

Approximately when will construction Start 5/4/2020 Finish 11/20/2020

To Whom Should the Improvements be assessed? STS Construction

Contact Utility Superintendent at (308) 754-4483 regarding Set-Back Inspection. Matt Helzer Date of visit 4-27-20
(Matt Helzer's signature)

Recommendations needed before approval:

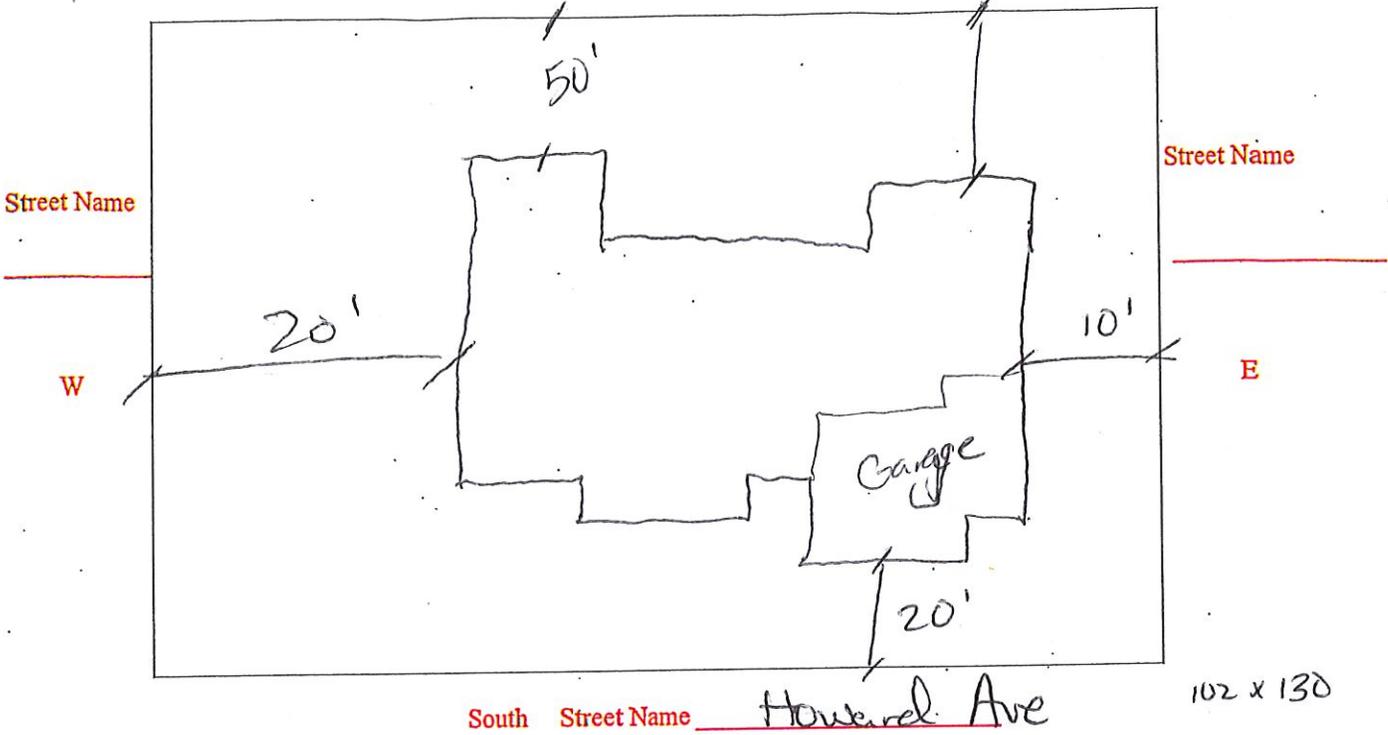
(One Mile radius outside city limits) If the structure is a residence on less than 10 acres indicate the date this property was platted as a separate parcel and the Name of the Lot Split or Subdivision,

For Office Use Only:

Is the proposed use permitted within this zoning district? YES NO
Does the proposed use meet all the required setback distances? YES NO
Is a conditional use required for the proposed use? YES NO
Has a Conditional Use Permit been issued for this proposed use? YES NO
If yes, when does it expire?

Site Plan Sketch:

North Street Name _____



South Street Name Howard Ave

102 x 130

Indicate, by drawing, the shape and dimensions of the land, shape and dimensions of all existing and proposed building and structures and the distances from the proposed building and structures to all lot lines (from road frontages, side and rear lot lines). Show the location of roads fronting the property. **MUST CALL DIGGERS HOTLINE @ 811 BEFORE DIGGING - CONSTRUCTION ON UTILITY EASEMENTS IS NOT PERMITTED. NEW HOMES MUST CALL ELECTRICAL INSPECTOR, Kim Farnstrom 308-728-7612**

The above information is, to the best of my knowledge, true and accurate. It is understood and agreed that any error, misstatement or misrepresentation of fact, either with or without intention on my part, such as might, if known, cause a refusal of this application, or any alteration or change in plans made without the approval of the Zoning Administrator subsequent to the issuance of the Permit, shall constitute sufficient grounds for the revocation of such permit. This permit is valid for one (1) year from approval date and work must be started within the first 6 months.

The signature also indicates permission granted to the Zoning Administrator to inspect the construction site in which this permit is granted at any time until construction is completed and a Certificate of Occupancy is issued.

Signature of Applicant [Signature] Date 4-27-20

For Office Use Only:

Permit is Approved _____ Denied _____ Date _____
Zoning Administrator

Reasons for Denial: