

Planning Commission Meeting

Monday, July 26, 2021 12:00 PM

City Hall
704 6th Street
St. Paul, NE 68873

Agenda

1. A meeting of the St. Paul Planning Commission was convened in open and public session on the 26th day of July, 2021 at 12:00 p.m. (noon) held in the City Council Chambers, 704 6th Street, St. Paul, Nebraska.
2. Chairman Jerry Woodgate 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. The notice of the meeting was published in the Phonograph Herald, a legal newspaper in Howard County, Nebraska. The agenda was sent to the Board members prior to the meeting and was posted in four (4) public places. Member roll call: Chairman Jerry Woodgate, Connie Becker, Arvilla Jacobs, Tyler Solko, and Tony Walch, along with Zoning Administrator Matt Helzer and Laura Berthelsen (minutes).
3. Discuss - Approve / Deny the July 12, 2021 minutes.
4. Discuss - Approve / Deny Zoning Permit applications:
 - (a) 2021-24 City of St. Paul - wall sign at 954 13th Avenue
 - (b) 2021-25 St. Paul Senior Center - electronic wall sign at 808 Howard Avenue
 - (c) 2021-26 Bret & Kelly Stoltenberg - covered porch at 1503 Elm Street
 - (d) 2021-27 Dan & Carrie Vech - house at 1241 Gordon Way
 - (e) 2021-28 Fritz Lee - fence at 408 Davis Street
5. Zoning Administrator Helzer Report
6. Public Comments
7. Chairman Woodgate announces the next Planning Commission meeting.
8. Adjournment

St. Paul Planning Commission
July 12, 2021
Meeting Minutes

A meeting of the St. Paul Planning Commission was convened in open and public session on the 12th day of July, 2021 in the Council Chambers at the City office, 704 6th Street, St. Paul, Nebraska.

Chairman Jerry Woodgate called the meeting to order at 12:03 p.m. with a statement regarding the Open Meetings Act; which is posted on the west wall of the City Council chambers. The notice of the meeting was posted in four (4) public places. The agenda was sent to the Commission members prior to the meeting, and was posted in four (4) public places. Commission members present: Chairman Jerry Woodgate, Connie Becker, Arvilla Jacobs, Tyler Solko, and Tony Walch. Commission member absent: None. Also present Zoning Administrator Matt Helzer, Laura Berthelsen (minutes).

Commission member Becker moved to approve the June 28, 2021 meeting minutes. Commission member Solko seconded the motion. Commission members Becker, Jacobs, Solko, Walch, and Woodgate voted aye, nays none. Motion carried 5/0.

Zoning Administrator Helzer presented the following zoning permit application:

- (a) 2021-23 Scott Seaman – Install utility shed at 1532 Indian Street

Commission member Jacobs moved to approve Zoning Permit application 2021-23. Commission member Becker seconded the motion. Commission members Becker, Jacobs, Solko, Walch, and Woodgate voted aye. Nays none. Motion carried 5/0.

The next St. Paul Planning Commission meeting is set for Monday, July 26, 2021 at 12:00 p.m. (noon).

Chairman Woodgate adjourned the meeting at 12:10 p.m.

Sincerely,

Matthew T. Helzer
Zoning Administrator

Jerry Woodgate
Chairman

Laura Berthelsen
Planning Secretary

Zoning Classification AGR

Value \$ 500⁰⁰

PERMIT NUMBER 2021-24
FEE \$50.00 CASH CHECK#

APPLICATION FOR A SIGN PERMIT

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

Business Owner/Applicant City of St. Paul Property Owner City of St. Paul

Address 704 6th Street Address 704 6th Street

City, State, Zip St. Paul, NE 68873 Phone Number 308-754-4483

Phone Number 308-754-4483 Cell Phone

Complete Legal Description of the Property Tract of land in the SW 1/4 of 34-15-10 (3.16 acres)

Address of Business 954 13th Avenue St. Paul, NE 68873

Size of Proposed Sign 9' x 3'

Type of Sign Wall Sign

Sign Construction/Material Metal and plastic

Where will sign be located on the property West wall of main shop

Distance from Front ^{South} property line 80' Rear property line

Distance from Side ^{West} property line 40' Second Side property line

Is there a utility easement on either the back or side property? NO

Approximately when will construction Start July 2021 Finish July 2021

To Whom Should the Improvements be assessed?

Contact Utility Superintendent at (308) 754-4483 regarding Inspection. Matt Helzer Date of visit 7-13-21
(Matt Helzer's signature)

Recommendations needed before approval:

For Office Use Only:

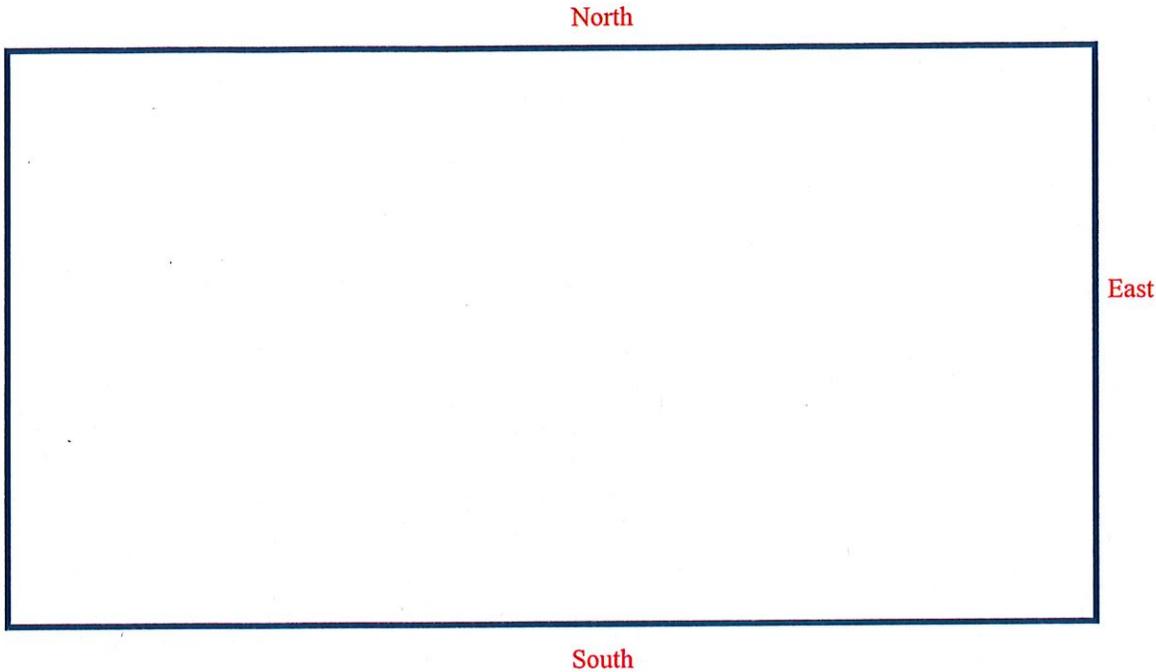
Is the proposed use permitted within this zoning district? X YES NO

Does the proposed use meet all the required setback distances? X YES NO

Is a conditional use required for the proposed use? YES X NO

Has a Conditional Use Permit been issued for this proposed use? YES X NO
If yes, when does it expire?

Site Plan Sketch:



Street Name: North boundary _____ South boundary _____
 Street Name: West boundary _____ East boundary _____

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.**

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.

Signature of Applicant Matthew Hefer Date 7-13-21

For Office Use Only:

Permit is Approved _____ Denied _____ Zoning Administrator _____ Date _____

Reasons for Denial: _____

2021-24



Zoning Classification B1 Value \$ 2400 PERMIT NUMBER 2021-25
FEE \$50.00 CASH CHECK#

APPLICATION FOR A SIGN PERMIT

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

Business Owner/Applicant St. Paul Senior Center Property Owner City of St. Paul

Address 808 Howard Ave. Address 704 6th Street St. Paul, NE 68873

City, State, Zip St. Paul, NE 68873 Phone Number 308-754-4483

Phone Number 308 754-5452 Cell Phone

Complete Legal Description of the Property W 62' of 5 1/2 Blocks 77 OT St. Paul

Address of Business 808 Howard Ave

Size of Proposed Sign 36" x 70"

Type of Sign LED Message Sign

Sign Construction/Material Metal

Where will sign be located on the property South side by front door

Distance from Front property line ^{South} 1' Rear property line ^{North} 114'

Distance from Side property line ^{East} 28' Second Side property line ^{West} 28'

Is there a utility easement on either the back or side property? NO

Approximately when will construction Start July 2021 Finish Aug 2021

To Whom Should the Improvements be assessed?

Contact Utility Superintendent at (308) 754-4483 regarding Inspection. Matthew Helzer Date of visit 7-19-21
(Matt Helzer's signature)

Recommendations needed before approval:

For Office Use Only:

Is the proposed use permitted within this zoning district? YES NO

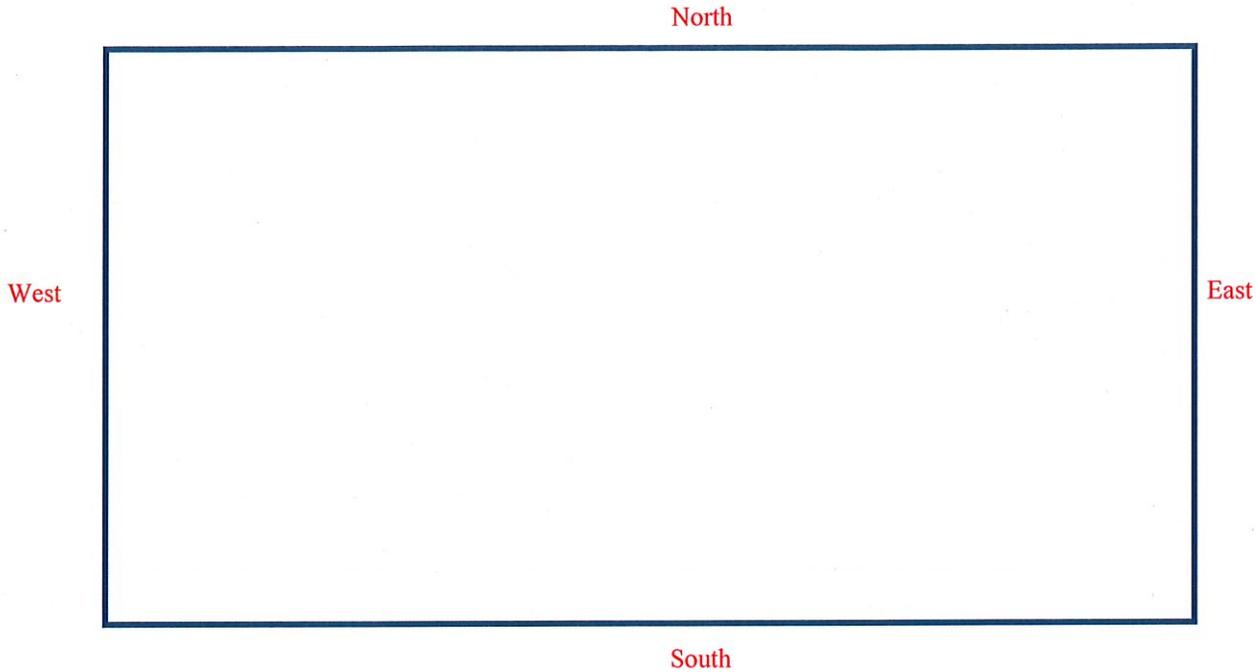
Does the proposed use meet all the required setback distances? YES NO

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:



Street Name: North boundary _____ South boundary _____
 Street Name: West boundary _____ East boundary _____

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.**

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.

Signature of Applicant Matt Helzer - City of St. Paul Date 7-19-21

For Office Use Only:

Permit is Approved _____ Denied _____ Date _____
 _____ Zoning Administrator

Reasons for Denial: _____

2021-25



2021-25



LED Sign: Size 69" x 36" **MADE IN USA**
With Domestic & Foreign Parts

Multicolor • Programmable • Scrolling

With Wireless Remote Keyboard • Top Quality

Retail \$4,299.95

Our Low Price

\$2,385⁰⁰

Free Shipping

2 to 3 weeks

155 tax

\$ 2540

888-885-7740

Tom Ben

Zoning Classification R-1

Value \$ 4800.⁰⁰

PERMIT NUMBER 2021-26

FEE \$25.00 CASH CHECK# 9511

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 required information is furnished.

Property Owner Bret & Kelly Stoltenberg Contractor McCarty Construction

Address 1503 Elm Street Address 1745 N. Hills Est.

City, State, Zip St. Paul, NE 68873 Phone Number 308-750-2563

Phone Number 308-571-0111 Cell Phone —

Complete Legal Description of the Property lot 1 exc tract Block 1 Kelly Add. St. Paul

Address of Construction Site 1503 Elm St.
(If none, one must be registered with the City of St. Paul) In the Flood Plain? NO

Proposed Structure Porch Dimension of Structure 7x16

Distance from ^{North} Front property line 15' Rear ^{South} property line 48'

Distance from Side ^{East} property line 40' Second Side ^{West} property line 52'

Is there a utility easement on either the back or side property? NO

Approximately when will construction Start Mid-August Finish 2 weeks

Contact Utility Superintendent at (308) 754-4483 regarding Inspection. Matt Helzer Date of visit 7-19-21
(Matt Helzer's signature)

Recommendations needed before approval: _____

For Office Use Only:

Is the proposed use permitted within this zoning district? YES NO

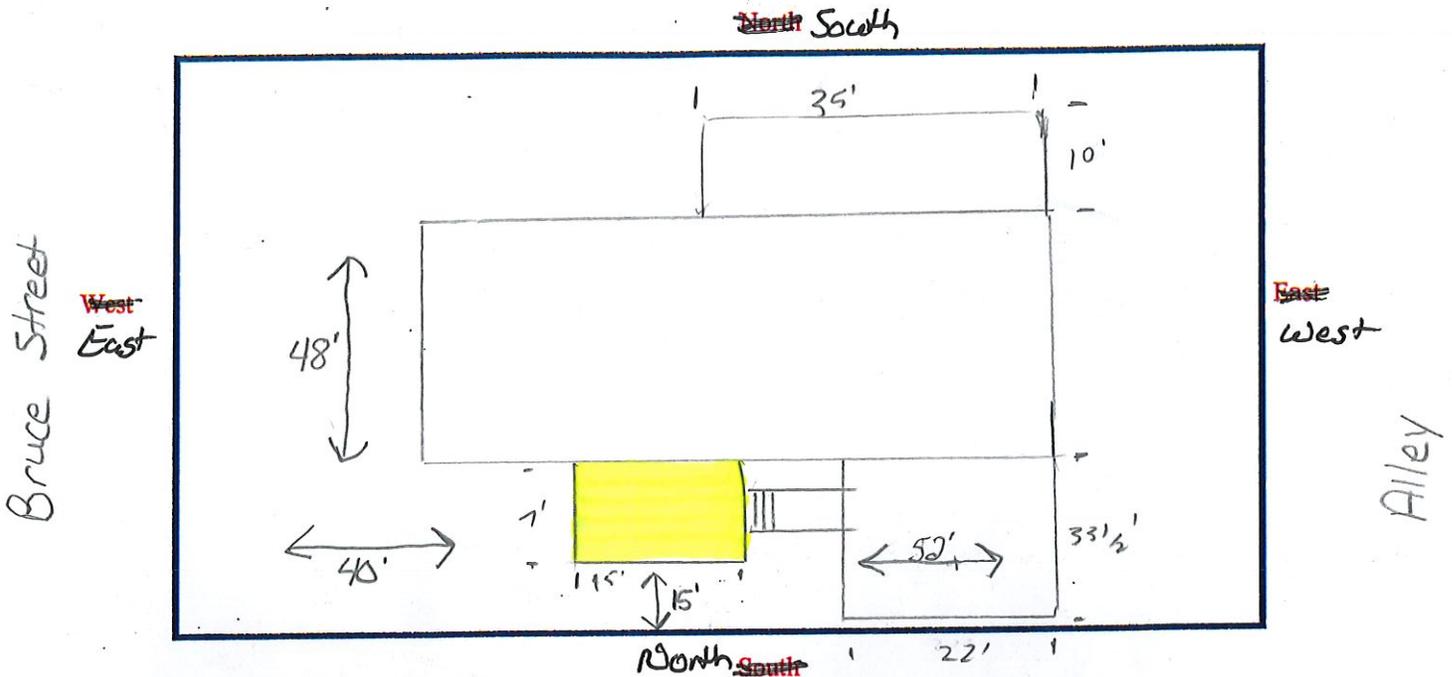
Does the proposed use meet all the required setback distances? YES NO

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? _____

(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 _____ Name of the Lot Split or Subdivision _____

Site Plan Sketch:



Street Name: North boundary Elm South boundary _____
 Street Name: West boundary _____ East boundary Bruce

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.**

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.

Signature of Applicant Bob Stolley Date 7-14-21

For Office Use Only:

Permit is Approved _____ Denied _____ Zoning Administrator _____ Date _____

Reasons for Denial: _____

Zoning Classification AGR

Value \$ 490,000

PERMIT NUMBER 2021-27

FEE \$25.00

CASH

CHECK# 3314

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 required information is furnished.

Property Owner Dan and Carrie Vech Contractor Starkey Construction

Address 1422 Bruce St Address _____

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

Phone Number 308-380-4900 Cell Phone _____

Complete Legal Description of the Property CSP TWP)(#156-1) Part of W 1/2 SE 1/4 2-14-10 (9.24 Acres)

Address of Construction Site 1221 Gordon Way
(If none, one must be registered with the City of St. Paul) In the Flood Plain? NO LOMA

Proposed Structure House Dimension of Structure 75 X 87

Distance from Front property line ^{East} 300' Rear property line ^{West} 896'

Distance from Side property line ^{North} 150' Second Side property line ^{South} 75'

Is there a utility easement on either the back or side property? NO

Approximately when will construction Start Aug 21 Finish Aug 22

Contact Utility Superintendent at (308) 754-4483 regarding Inspection. Matthew Helzer Date of visit 7-20-21
(Matt Helzer's signature)

Recommendations needed before approval: _____

For Office Use Only:

Is the proposed use permitted within this zoning district? ✓ YES _____ NO

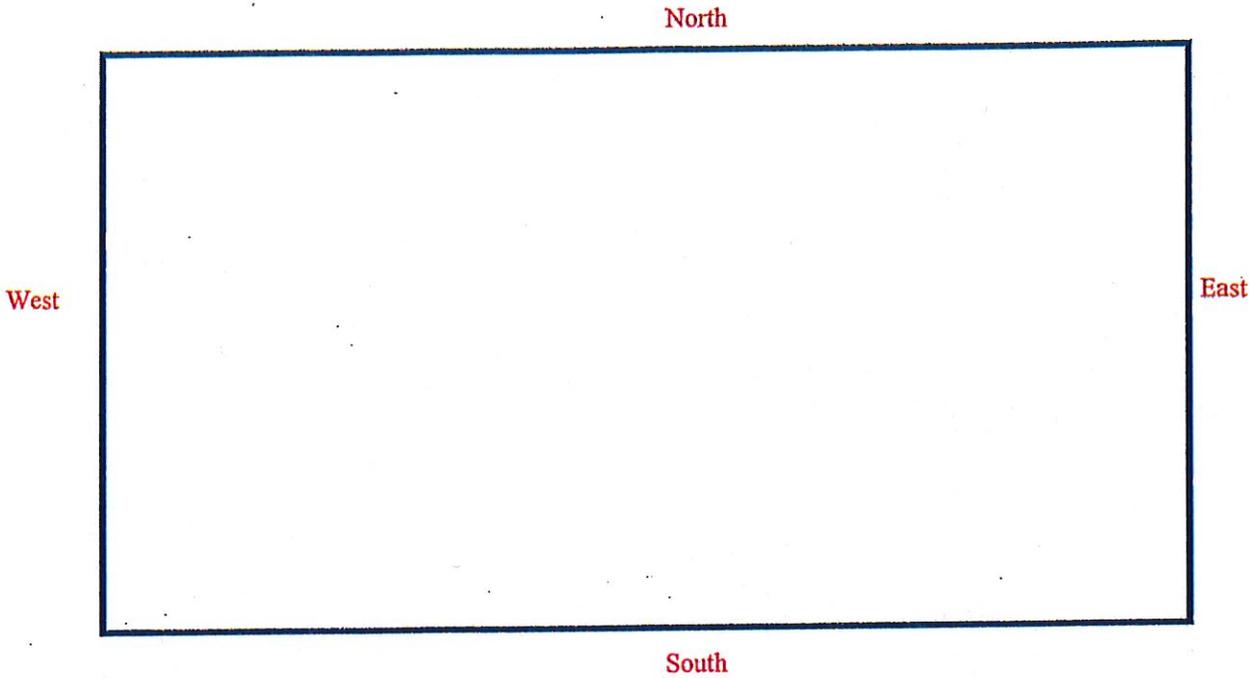
Does the proposed use meet all the required setback distances? ✓ YES _____ NO

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? _____

(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 _____ Name of the Lot Split or Subdivision _____

Site Plan Sketch:



Street Name: North boundary _____ South boundary _____
 Street Name: West boundary _____ East boundary _____

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.**

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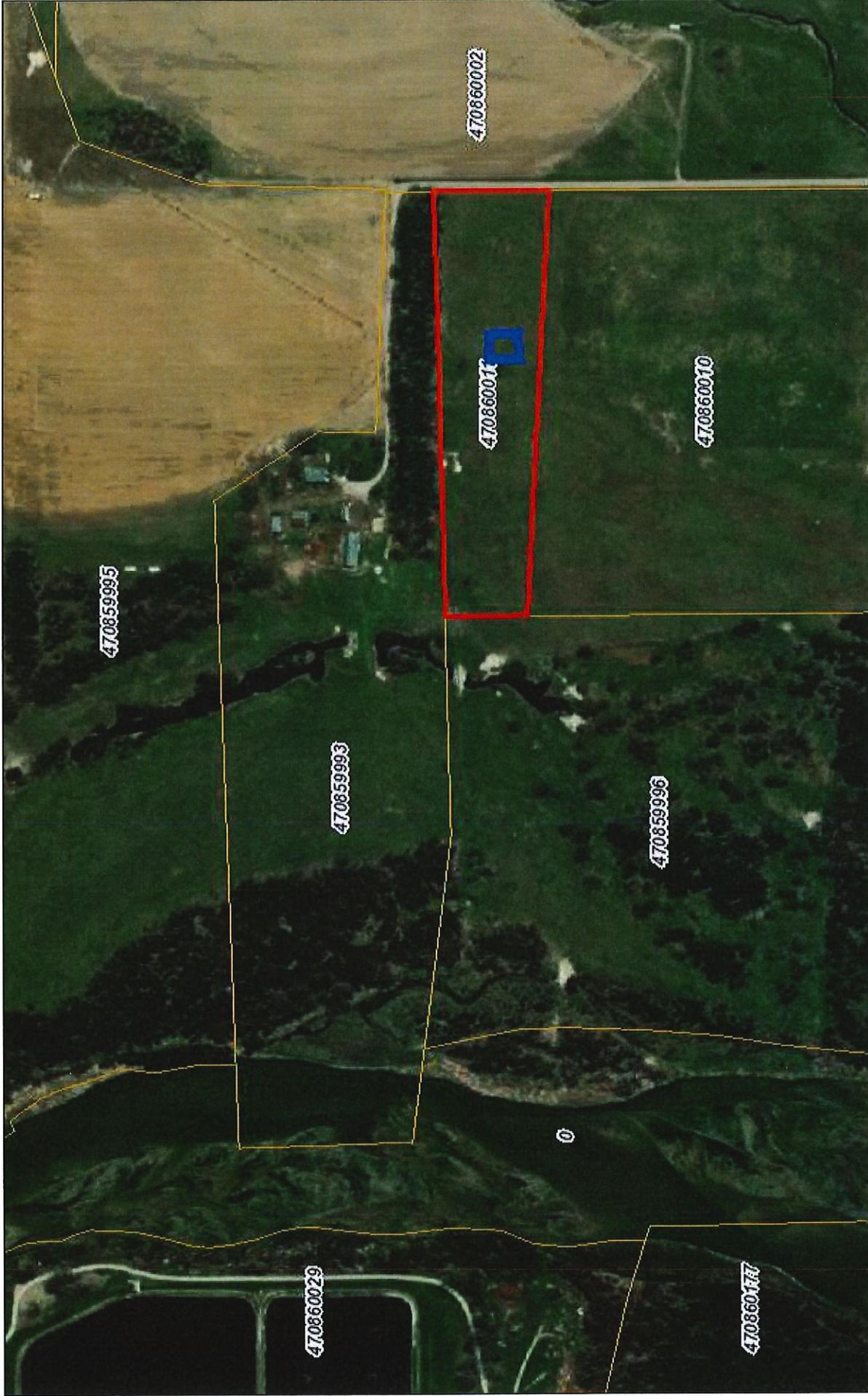
The signature also indicates permission granted to the Zoning Administrator to inspect the construction site in which this permit is granted at any time until construction is completed.

Signature of Applicant *[Handwritten Signature]* Date 7-20-21

For Office Use Only:

Permit is Approved _____ Denied _____ Date _____
 _____ Zoning Administrator

Reasons for Denial: _____

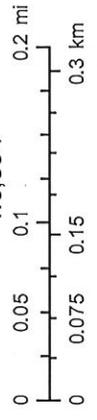


July 20, 2021
12:21 PM

Parcels

DISCLAIMER: This map is not intended for conveyances, nor is it a legal survey. The information is presented on a best-efforts basis, and should not be relied upon for making financial, survey, legal or other commitments.

1:6,864



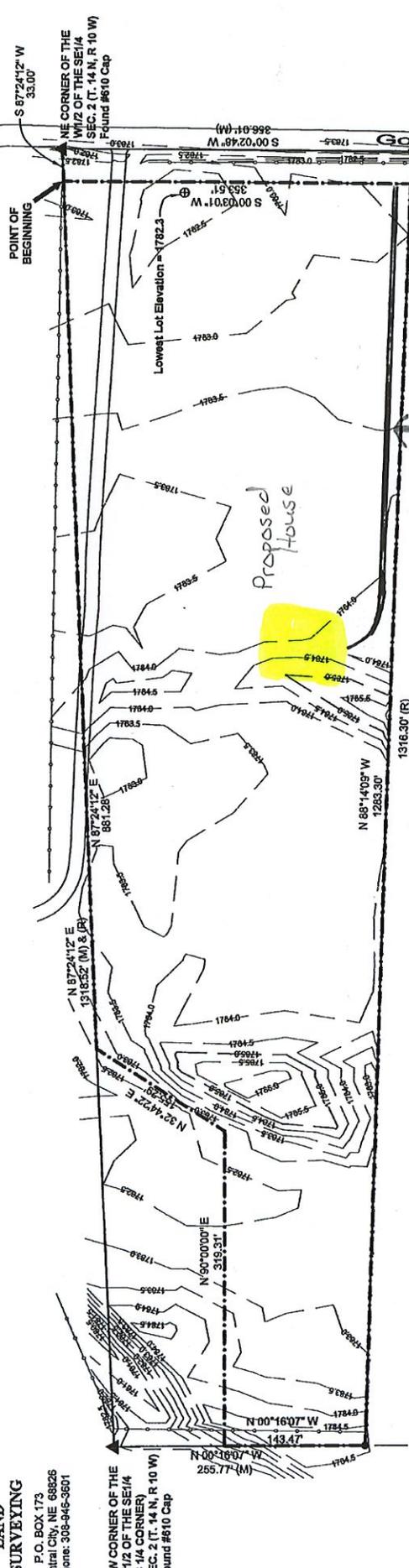
2021-27



N-LINE
LAND
SURVEYING
P.O. BOX 173
Central City, NE 68626
Phone: 308-946-3601

SURVEY ELEVATION EXHIBIT

PART OF THE WEST HALF OF THE
SOUTHEAST QUARTER (W1/2, SE1/4) OF SECTION 2, TOWNSHIP
14 NORTH, RANGE 10 WEST, HOWARD COUNTY, NEBRASKA



Driveway

Proposed House

L.O.M.A. LEGAL PROPERTY DESCRIPTION:

A portion of Section 2, Township 14 North, Range 10 West, 6th Principal Meridian, as described in the Warranty Deed, recorded in Book 18, Pages 3782 and 3783, in the Office of the County Clerk, Howard County, Nebraska

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

COMMENCING at the Northeast corner of the West Half of the Southeast Quarter of Section 2; thence South 87°24'12" West a distance of 33.00 feet to the POINT OF BEGINNING; thence South 00°03'01" West a distance of 363.51 feet; thence North 88°14'09" West a distance of 1263.30 feet; thence North 00°16'07" West a distance of 143.47 feet; thence North 90°00'00" East a distance of 319.31 feet; thence North 32°44'22" East a distance of 155.29 feet; thence North 87°24'12" East a distance of 881.28 feet to the POINT OF BEGINNING.

LEGEND

- ▲ = Section Corner (See Description)
- = Corner Found
- = Spot Elevation
- x = Calculated Point
- (M) = Measured Distances
- (R) = Recorded Distances

Scale: 1" = 100'



SURVEYOR'S NOTES:

1. This Exhibit was prepared only shows major improvements and existing elevations.
2. The Exhibit shown hereon is not intended for engineering or architecture design.
3. Benchmark: MLO152 (BM Reser), Elev. = 1786.2 NAVD'88.
4. All elevations shown hereon are at NAVD 1988 datum.



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
Date: 7/7/2021
License Number 610
Pages covered by this seal 1

DATE OF SURVEY 6/22/2021 JOB NUMBER 17034F



Federal Emergency Management Agency

Washington, D.C. 20472

2021-27

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	HOWARD COUNTY, NEBRASKA (Unincorporated Areas)	A portion of Section 2, Township 14 North, Range 10 West, 6th Principal Meridian, as described in the Warranty Deed recorded in Book 18, Pages 3782 and 3783, 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: 31093C0275D	COMMENCING at the Northeast corner of the West Half of the Southeast Quarter of Section 2; thence South 87°24'12"
	DATE: 7/7/2014	
FLOODING SOURCE: MIDDLE LOUP RIVER		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 41.213504, -98.427243 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)
--	--	--	Gordon Way	Portion of Property	X (shaded)	--	--	1782.3 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
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

2021-27

LETTER OF MAP AMENDMENT DETERMINATION DOCUMENT (REMOVAL) ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

LEGAL PROPERTY DESCRIPTION (CONTINUED)

West a distance of 33.00 feet to the POINT OF BEGINNING; thence South 00°03'01" West a distance of 353.51 feet; thence North 88°14'09" West a distance of 1283.30 feet; thence North 00°16'07" West a distance of 143.47 feet; thence North 90°00'00" East a distance of 319.31 feet; thence North 32°44'22" East a distance of 155.29 feet; thence North 87°24'12" East a distance of 881.28 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

2021-27

**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:

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

2021-27

**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

2021-27

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.

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.

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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.

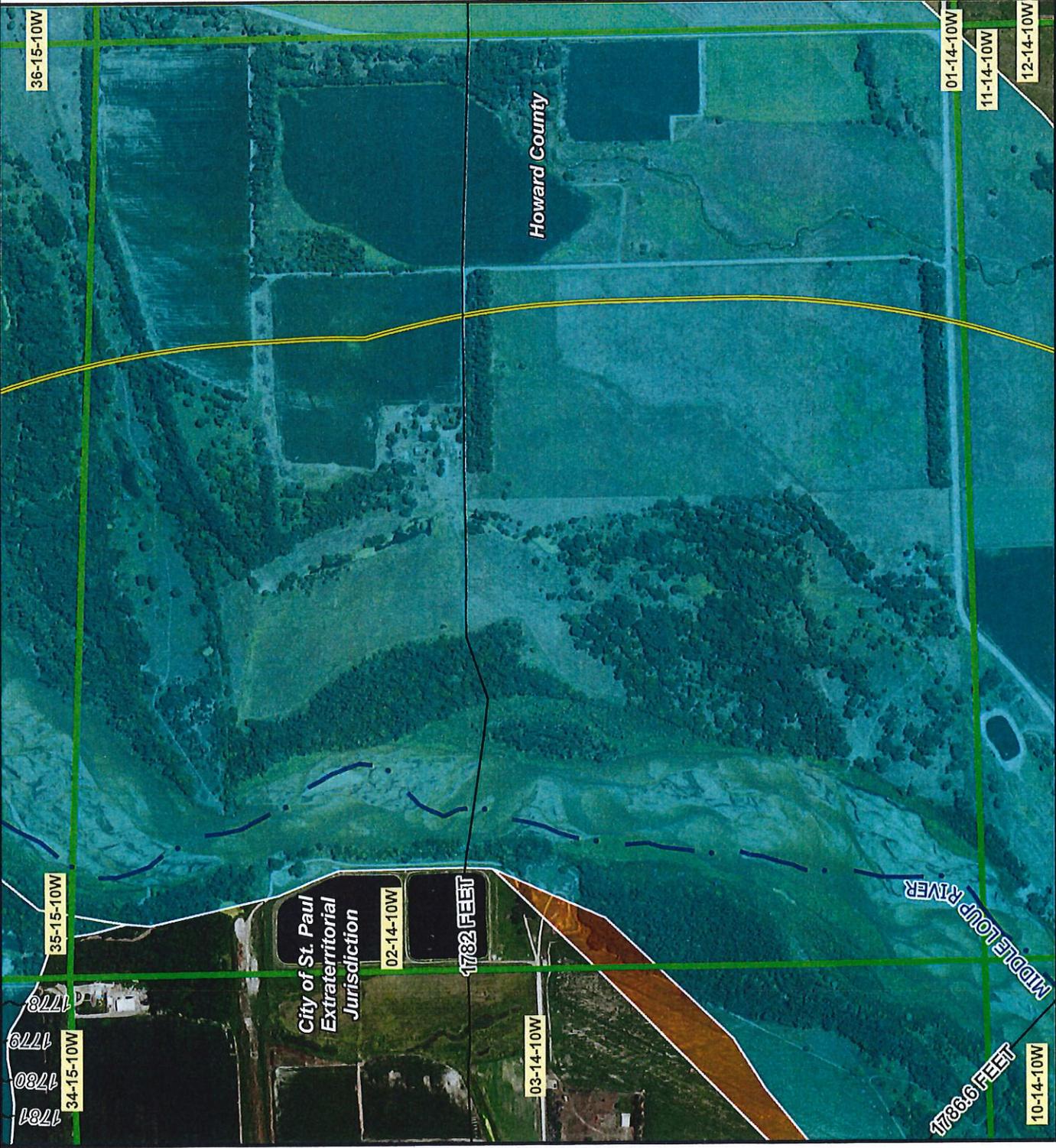
LOMAs are based on minimum criteria established by the NFIP. State, county, and community officials, based on knowledge of local conditions and in the interest of safety, may set higher standards for construction in the SFHA. If a State, county, or community has adopted more restrictive and comprehensive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

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Base Flood Elevation Determination



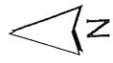
Section 02-14-10W
City of St. Paul
Howard County

Valid: June 28, 2021
until Superseded
Effective FIRM dated: 07/07/14

- ~ BFE -- NAVD 1988
- Section
- Community
- Profile Baseline
- ⊕ Cross-section--NAVD88

Effective Flood Zones

- 1% Annual Chance
- 0.2% Annual Chance



Please see page 2 for the Use and Limitations of this BFE Determination

This BFE was determined by:

Zoning Classification R-3

Value \$ 2,500.00

PERMIT NUMBER 2021-28

FEE \$25.00 CASH CHECK# 1082 CC

pd 7/22/21

APPLICATION FOR A FENCE PERMIT

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

Property Owner Frits led Contractor self

Address 1021 WALKER Address _____

City, State, Zip ST. PAUL 68873 Phone Number _____

Phone Number 308-379-0274 Cell Phone _____

Complete Legal Description of the Property west 1/2 lot 526 Block 31 OT St. Paul

Address of Fence Site 408 DAVIS Size & Kind 2' Picket fence Approx 30'

Replacement or New Fence: Picket Fence

Approximately when will the construction: Start when approved Finish couple weeks

To Whom Should the Improvements be assessed? self

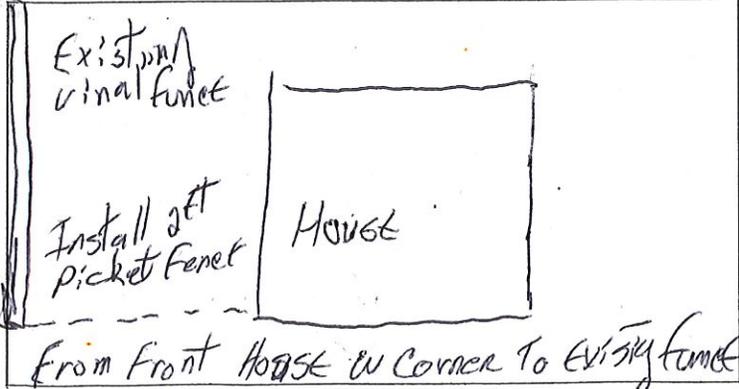
Contact Utility Superintendent at (308) 754-4483 regarding Inspection Matt Helzer Date of visit 7-22-21
(Matt Helzer's signature)

Recommendations needed before approval: _____

MUST CALL DIGGERS HOTLINE @ 811 BEFORE DIGGING - CONSTRUCTION ON UTILITY EASEMENTS IS NOT PERMITTED. 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. The signature also indicates permission granted to the Zoning Administrator to inspect the site in which this permit is granted at any time until completed.

Signature of Applicant [Signature] Date 21 July 21

N 70'
Drawing:
W 6" Alley



E 36'

For Office Use Only:
Permit is Approved Denied S 18' Davis Street Date _____
Zoning Administrator

Reasons for Denial: _____