

**BOARD OF COUNTY COMMISSIONERS SARPY COUNTY, NEBRASKA**  
**RESOLUTION FLOOD PLAIN DEVELOPMENT**  
**Brenda and Brian Promes, 13007 Lake View Dr. (Lot 3 Villa Springs), Sarpy County, NE**

WHEREAS, pursuant to Neb. Rev. Stat. § 23-104 (Reissue 2012), the County has the power to do all acts in relation to the concerns of the County necessary to the exercise of its corporate powers; and,

WHEREAS, pursuant to Neb. Rev. Stat. § 23-103 (Reissue 2012), the powers of the County as a body are exercised by the County Board; and,

WHEREAS, the County Board of Commissioners has the authority to adopt a Zoning Regulation, which shall have the force and effect of law pursuant to Neb. Rev. Stat. § 23-114 (Reissue 2012); and,

WHEREAS, said Zoning Regulations require the County Board of Commissioners to approve applications for development permits within any Flood Plain District; and

WHEREAS, Brenda & Brian Promes applied for a Flood Plain Development Permit in order to install garage doors with flood vents to replace existing garage doors on the property legally described in the attached Exhibit A; and,

WHEREAS, the Sarpy County Planning Department staff reviewed the Promes' application for a Flood Plain Development Permit for compliance with the Zoning Regulations on the property legally described in the attached Exhibit A; and,

WHEREAS, said application is in compliance with Section 30, Flood Plain District of the Zoning Regulations and further, the Natural Resources District has no objection to the development permit; and,

WHEREAS, the Planning Department staff made a recommendation of approval as noted in the attached Exhibit A, which Exhibit A includes the Planning Department report, the Natural Resources District comments, the elevation certificate, and the site plan of the subject property.

NOW, THEREFORE, BE IT RESOLVED BY THE SARPY COUNTY BOARD OF COMMISSIONERS THAT the Flood Plain Development Permit Application for the property legally described in the attached Exhibit A is hereby approved subject to the following condition:

1. All utility equipment servicing the structure must be elevated or flood proofed to at least one foot above Base Flood Elevation.

The above Resolution was approved by a vote of the Sarpy County Board of Commissioners at a public meeting duly held in accordance with applicable law on the 8<sup>th</sup> day of October 2013.

  
 Sarpy County Board Chairman

Attest  
 SEAL

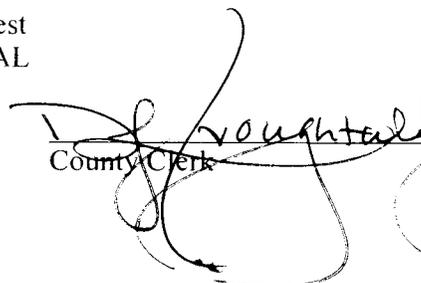
  
 County Clerk



EXHIBIT A

Planning Department Report  
Promes Floodplain Development Permit Application (FDP 13-0021)  
County Board Date: October 8, 2013

Subject	Type	By
Floodplain Development Permit for the replacement of garage doors with installation of flood vents to bring structure into compliance with current regulations at 13007 Lake View Drive, Springfield, NE (Lot 3, Villa Springs)	Resolution	Dona Lynam Zoning Administrator Planning & Building Dept.

19/10

➤ **Application Overview**

- Brenda and Bryan Promes have requested approval of a floodplain development permit for installation of garage doors with flood vents to replace existing garage doors in order to bring their property into compliance with current regulations at 13007 Lake View Drive, Springfield, NE (Lot 3, Villa Springs).

➤ **Comprehensive Development Plan**

- The Sarpy County Comprehensive Plan (Development Structure Plan – Figure 5.1) designates this area as Greenway.

➤ **Zoning / Floodplain Regulations**

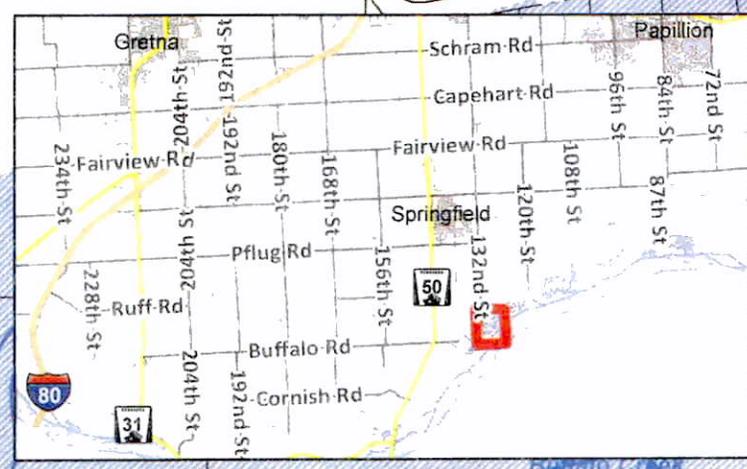
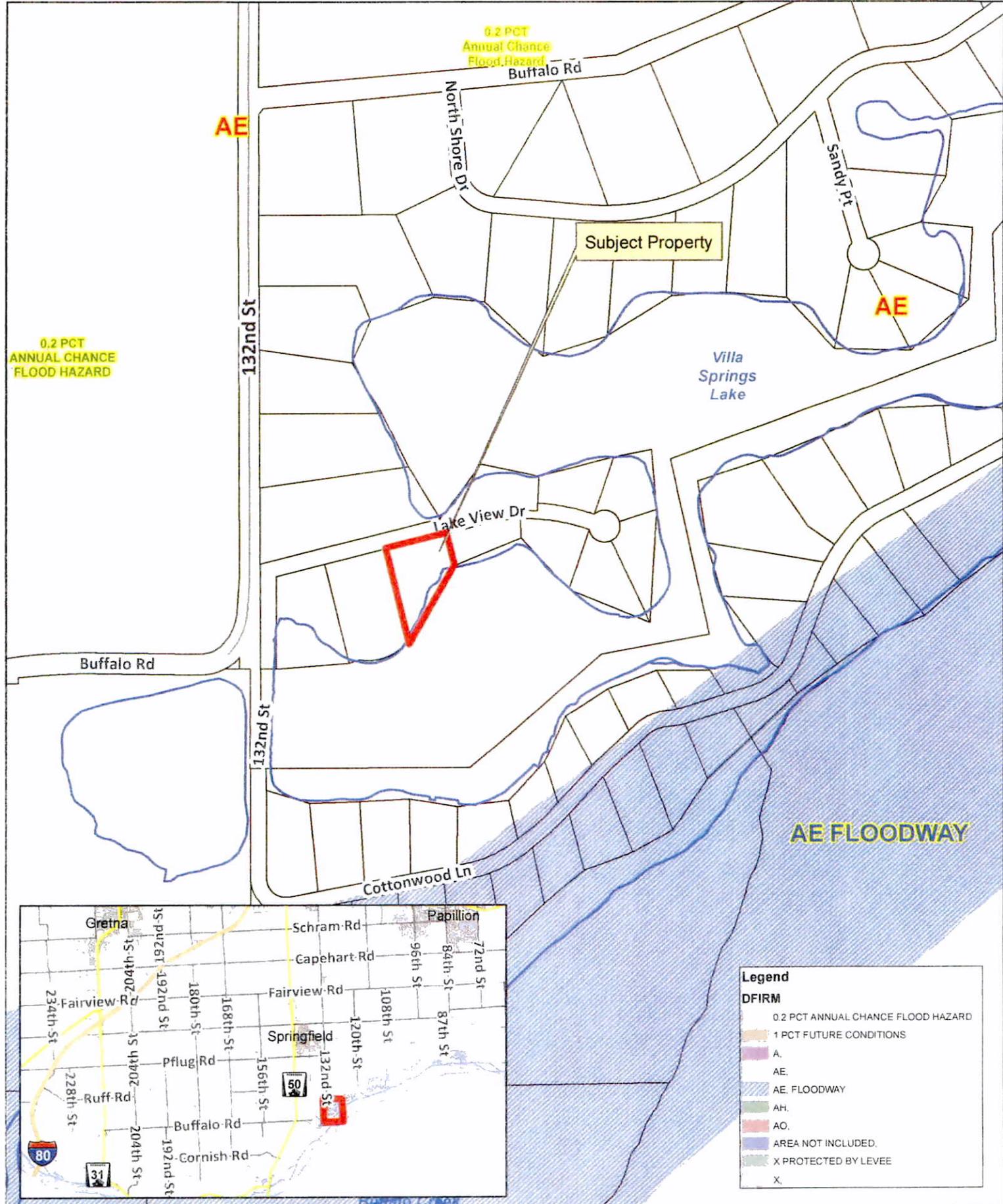
- The area is zoned RD-50 FP (Single-Family Residential District – Flood Plain)
- The property is located in an AE Floodplain Zone adjacent to Villa Springs Lake and the Platte River. (See attached map).
- The BFE (Base Flood Elevation) determined at this location is 1009.4 feet (NGVD 1988).
- According to the elevation certificate provided, the lowest finished floor of the existing structure is 1007.0 feet (NGVD 1988), which is below the BFE.
- Installation of new doors with proper venting of 775 square inches or more will bring the structure into compliance with current regulations which will help to reduce the cost of flood insurance.
- All utility equipment servicing the structure should be elevated or flood proofed to at least one foot above the BFE.
- The request is in conformance with the Sarpy County Floodplain regulations.

➤ **Natural Resources District**

- The Papio Missouri River Natural Resources District (NRD) has no objections to the proposed detached garage provided it meets the conditions outlined above and in their attached letter.

➤ **Recommendation**

- For the reasons stated above, staff recommends the permit be approved for the installation of garage doors with flood vents to replace existing garage doors in order to bring their property into compliance with current regulations so long as a minimum of 775 square inches of venting is installed.



Legend	
DFIRM	
[Light Blue Box]	0.2 PCT ANNUAL CHANCE FLOOD HAZARD
[Yellow Box]	1 PCT FUTURE CONDITIONS
[Yellow Box]	A.
[Yellow Box]	AE.
[Blue Hatched Box]	AE. FLOODWAY
[Green Box]	AH.
[Red Box]	AO.
[Blue Box]	AREA NOT INCLUDED.
[Green Box]	X PROTECTED BY LEVEE
[X]	X.

**Vicinity Map - Flood Zones**  
 13007 Lake View Dr - Lot 3 Villa Springs  
 Bryan & Brenda Promes Flood Plain Development Permit



September 30, 2013

Bruce Fountain, Director  
Sarpy County Planning Department  
1210 Golden Gate Drive  
Papillion, NE 68046



RE: 13007 Lake View Drive Application for Flood Plain Development Permit

Dear Mr. Fountain:

The District received information concerning replacement of garage doors on Lot 3 in Villa Springs located at 13007 Lake View Drive in Springfield, Nebraska. According to the Flood Insurance Rate Map for Sarpy County, Panel 31153C 0190 G, effective December 2, 2005, this property is located in the Zone AE floodplain of the Platte River. The base flood elevation (BFE) determined at this location is approximately 1,009.4 feet (NAVD 1988).

The applicant is requesting permission to replace existing garage doors in an enclosed area below the BFE to provide for flood vents to meet current floodplain management regulations. However, the proposed venting does not appear to meet current regulations. A minimum of two flood vents are required with openings equal to one square inch per square foot of enclosed space. The applicant has indicated that the area of enclosed space below the BFE is 775 square feet. The proposed wall vents are 9.375 inches by 18 inches. If two of these vents are installed, the total opening provided is 337.5 square inches. Additional vents will be required in order to bring the enclosed space into compliance.

The District has no objections to the replacement of the garage doors, but would recommend that the applicant consider the installation of additional flood vents. If you have any questions or concerns, please contact me at (402) 444-6222 or at [llaster@papionrd.org](mailto:llaster@papionrd.org).

Sincerely,

Lori Ann Laster, CFM  
Stormwater Management Engineer

Cc: Marlin Petermann, Amanda Grint, P-MRNRD

\\laster\My Documents\Floodplain Development Permits\Plat 884\130930-13007 Lake View Dr.docx  
Plat: 884



# SARPY COUNTY PLANNING & BUILDING DEPT.

1210 GOLDEN GATE DRIVE PAPPILLION, NE 68046

PHONE: 402-593-1555 FAX: 402-593-1558

E-MAIL: [PLANNING@SARPY.COM](mailto:PLANNING@SARPY.COM)

## FLOODPLAIN DEVELOPMENT PERMIT APPLICATION

In order for your application to be considered **COMPLETE**, please answer all applicable questions and provide the following:

1. Completed Floodplain Development Permit Application
2. Non-refundable fee of \$100.00 made payable to Sarpy County Treasurer
3. Two (2) full size site/construction plan drawings
4. Two (2) reduced size site/construction plan drawings (8.5 x 11)
5. One (1) electronic copy of the site/construction plan drawings in PDF form
6. A completed FEMA National Flood Insurance Program (NFIP) Elevation Certificate certified, signed and sealed by land surveyor, engineer, or architect authorized by law to certify elevation information.

### PLANNING STAFF USE ONLY:

APPLICATION #: FPD 13-0021

DATE RECEIVED: 4-3-13

APPLICATION FEE: \$ 100.00 RECEIPT NO. 922478

RECEIVED BY: BF

NOTES: \_\_\_\_\_

### RECOMMENDATIONS:

PLANNING & BUILDING DEPT:  APPROVAL  DENIAL

SARPY COUNTY BOARD:  APPROVAL  DENIAL

RESOLUTION #: \_\_\_\_\_ DATE: \_\_\_\_\_

### PROPERTY OWNER INFORMATION: (If multiple owners, please attach separate sheet)

NAME: Brenda & Brian Promes E-MAIL: bk.promes@gmail.com  
 ADDRESS: 13007 Lake View Dr CITY/STATE/ZIP: Springfield NE 68059  
 MAILING ADDRESS: Same CITY/STATE/ZIP: \_\_\_\_\_  
 (IF DIFFERENT)  
 PHONE: 402-694-5510 FAX: 402-602-7077

### ENGINEERING/SURVEYING OR OTHER CONSULTING PROFESSIONAL'S INFORMATION:

NAME: E&A Consulting, Inc E-MAIL: John Meng-Frecker Jmeng-frecker@eacg.com  
 ADDRESS: 300 N 117th St CITY/STATE/ZIP: Omaha, NE 68154  
 MAILING ADDRESS: Same CITY/STATE/ZIP: \_\_\_\_\_  
 (IF DIFFERENT)  
 PHONE: 402-895-4700 FAX: 402-895-3599

### CONSTRUCTION INFORMATION: (This individual/company is responsible for meeting building code regulations.)

NAME: Self (Homeowner's) E-MAIL: bk.promes@gmail.com  
Langfeldt Overhead Door Company  
 ADDRESS: \_\_\_\_\_ CITY/STATE/ZIP: \_\_\_\_\_  
 MAILING ADDRESS: Same as above CITY/STATE/ZIP: \_\_\_\_\_  
 (IF DIFFERENT)  
 PHONE: \_\_\_\_\_ FAX: \_\_\_\_\_

**PROJECT DESCRIPTION:** Describe the project in detail, including physical features of the site, proposed improvements, proposed uses or business, operating hours, number of employees, anticipated customers, etc. – Attach additional sheets if necessary.  
**PLEASE NOTE:** A detailed project description is essential to the reviewing process of this request.

Lower level storage that goes up to have venting complete.  
no garage door and additional door to meet requirements  
(see attached)

**PROJECT SITE INFORMATION:** Complete each section in its entirety. If a question is not applicable to your project, please indicate this to show that each question has been carefully considered.

**PROPERTY ADDRESS:** 13007 Lake View Drive, Springfield, NE 68057

**ASSESSOR'S PARCEL NUMBER:** 010430903 **ADDITIONAL PARCEL NUMBERS:**

**GENERAL LOCATION:** 132nd Street & Buffalo Road, Villa Springs  
*(example 189<sup>th</sup> & Giles Rd – include subdivision name)*

**LEGAL DESCRIPTION:** (Describe property to wit:) Lot 3, Villa Springs

**SIZE OF PROPERTY:** 0.533 acres/sq. ft. **CURRENT ZONING:** RD-50 - Two-Family Residential

**NAME OF ADJACENT WATERWAY:** Platte River District  
(Flood to 100)

**PROPERTY LIES WITHIN:** FLOODWAY:  FLOOD FRINGE:  FLOOD ZONE DESIGNATION: A7

**LOWEST FLOOR ELEVATION IS TO BE:** 1007.8 **FEET ABOVE MEAN SEA LEVEL.** (Including Basement)

**SOURCE OF UTILITY SERVICES:** Water - well Sewer - S.H.E.  
Gas - N/A Electric - TOPPD

**ADDITIONAL INFORMATION:** Please use this space to provide any other information you feel is appropriate for Sarpy County to consider during review of your application. Attach extra sheets if necessary.

**PLEASE NOTE THE FOLLOWING PROCEDURES:**

1. The Planning Department will review the application material along with other appropriate departments and/or agencies and provide a recommendation report to the County Board.
2. County Board will hold a public hearing and make a final decision on the Floodplain Development Permit.
3. Prior to the final building inspection a Finished Construction Elevation Certificate or other verification will be required to be submitted to the Planning & Building Department to assure compliance with the Floodplain Development Permit.

The applicant (or authorized agent) has prepared this application and certifies that the facts stated herein and exhibits attached hereto are true and correct.

[Signature]  
Applicant Signature

8/30/13  
Date

I, the undersigned, understand a sign will be posted on my property and will remain until the public hearing process at the Planning Commission and County Board is complete. I further understand the Floodplain Development Permit process as stated above and I authorize Sarpy County staff to enter the property for inspection related to the specific request during this process.

[Signature]  
Owner Signature (or authorized agent)

8/30/13  
Date

[Signature]  
Owner Signature (or authorized agent)

8/30/13  
Date

**Sarpy County Planning & Building**  
**Floodplain Development Permit Application**  
**Property: 13007 Lake View Drive, Springfield, NE (Lot 3 – Villa Springs)**  
**Date: August 30, 2013**

Our house was built “pre-firm” in 1976-77 and has a boat garage (immediately below a portion of the house’s main level parking garage. This room is connected to the main house and sits approximately 2.3’ below the base flood elevation (see attached elevation certificate). The room is used for storage only and with minor modifications will meet FEMA requirements and substantially reduce our flood insurance premiums .

- Existing garage/storage space is 775 sq ft which consists of x25’ x 40’ x 10’ x 15’ x 15  
Note: Area 1 = 25’x25’ concrete floor, area 2 = 10’x15’ planked over gravel floor
- Approximately 625 sq. ft of the room has a poured concrete floor with 150 sq ft being planked wood over gravel.
- There is currently 1-existing floor vent in the concrete portion
- The existing cement block walls in this room have 4”x4” vertical supports w/anchors approximately every 5’5”.
- All existing electrical runs are above 3’ with the exception of an add-on for sprinkler system (which we are proposing to raise to meet requirements).

**Necessary Adjustments:**

- 1) Electrical must be 3’ above ground
- 2) Flood vents placed on 2-adjacent walls

We will be adjusting an add-on electrical run that operate some sprinkler system back to the original 3’ mark.

We will be replacing the existing garage door with a new garage door to include flood vents not greater than 1’ above the entrance.

Note: Standard Wall Vents are: Each wall vent - 9.375 in. x 18 in.

# ELEVATION CERTIFICATE

O.M.B. No. 3067-0077  
 Expires July 31, 1999

## FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

**ATTENTION:** Use of this certificate does not provide a waiver of the flood insurance purchase requirement. This form is used only to provide elevation information necessary to ensure compliance with applicable community floodplain management ordinances, to determine the proper insurance premium rate, and/or to support a request for a Letter of Map Amendment or Revision (LOMA or LOMR). You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form.

Instructions for completing this form can be found on the following pages.

SECTION A PROPERTY INFORMATION		FOR INSURANCE COMPANY USE
BUILDING OWNER'S NAME <b>VICTOR RASMUSSEN</b>		POLICY NUMBER
STREET ADDRESS (Including Apt., Unit, Suite and/or Bldg. Number) OR P.O. ROUTE AND BOX NUMBER <b>13007 LAKE VIEW DRIVE</b>		COMPANY NAIC NUMBER
OTHER DESCRIPTION (Lot and Block Numbers, etc.) <b>LOT 3, VILLA SPRINGS, AS SURVEYED, PLATTED AND RECORDED IN SARPY COUNTY</b>		
CITY <b>SPRINGFIELD</b>	STATE <b>NEBRASKA</b>	ZIP CODE <b>68059</b>

### SECTION B FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

Provide the following from the proper FIRM (See Instructions):

1. COMMUNITY NUMBER	2. PANEL NUMBER	3. SUFFIX	4. DATE OF FIRM INDEX	5. FIRM ZONE	6. BASE FLOOD ELEVATION (in AO Zones, use depth)
<b>310190</b>	<b>0120</b>	<b>B</b>	<b>1-16-81</b>	<b>A7</b>	<b>1010.6</b>

1. Indicate the elevation datum system used on the FIRM for Base Flood Elevations (BFE):  NGVD '29  Other (describe on back)  
 3. For Zones A or V, where no BFE is provided on the FIRM, and the community has established a BFE for this building site, indicate the community's BFE: \_\_\_\_\_ feet NGVD (or other FIRM datum—see Section B, Item 7).

### SECTION C BUILDING ELEVATION INFORMATION

1. Using the Elevation Certificate Instructions, indicate the diagram number from the diagrams found on Pages 5 and 6 that best describes the subject building's reference level **1**
- 2(a). FIRM Zones A1-A30, AE, AH, and A (with BFE). The top of the reference level floor from the selected diagram is at an elevation of **1010.1** feet NGVD (or other FIRM datum—see Section B, Item 7).  
 (b). FIRM Zones V1-V30, VE, and V (with BFE). The bottom of the lowest horizontal structural member of the reference level from the selected diagram, is at an elevation of \_\_\_\_\_ feet NGVD (or other FIRM datum—see Section B, Item 7).  
 (c). FIRM Zone A (without BFE). The floor used as the reference level from the selected diagram is \_\_\_\_\_ feet above  or below  (check one) the highest grade adjacent to the building.  
 (d). FIRM Zone AO: The floor used as the reference level from the selected diagram is \_\_\_\_\_ feet above  or below  (check one) the highest grade adjacent to the building. If no flood depth number is available, is the building's lowest floor (reference level) elevated in accordance with the community's floodplain management ordinance?  Yes  No  Unknown
1. Indicate the elevation datum system used in determining the above reference level elevations:  NGVD '29  Other (describe under Comments on Page 2). (NOTE: If the elevation datum used in measuring the elevations is different than that used on the FIRM [see Section B, Item 7], then convert the elevations to the datum system used on the FIRM and show the conversion equation under Comments on Page 2.)
1. Elevation reference mark used appears on FIRM:  Yes  No (See Instructions on Page 4)
- The reference level elevation is based on:  actual construction  construction drawings  
 (NOTE: Use of construction drawings is only valid if the building does not yet have the reference level floor in place, in which case this certificate will only be valid for the building during the course of construction. A post-construction Elevation Certificate will be required once construction is complete.)
- The elevation of the lowest grade immediately adjacent to the building is: **1006.8** feet NGVD (or other FIRM datum—see Section B, Item 7).

### SECTION D COMMUNITY INFORMATION

- If the community official responsible for verifying building elevations specifies that the reference level indicated in Section C, Item 1 is not the "lowest floor" as defined in the community's floodplain management ordinance, the elevation of the building's "lowest floor" as defined by the ordinance is: \_\_\_\_\_ feet NGVD (or other FIRM datum—see Section B, Item 7).  
 Date of the start of construction or substantial improvement \_\_\_\_\_

**SECTION E CERTIFICATION**

This certification is to be signed by a land surveyor, engineer, or architect who is authorized by state or local law to certify elevation information when the elevation information for Zones A1-A30, AE, AH, A (with BFE), V1-V30, VE, and V (with BFE) is required. Community officials who are authorized by local law or ordinance to provide floodplain management information, may also sign the certification. In the case of Zones AO and A (without a FEMA or community issued BFE), a building official, a property owner, or an owner's representative may also sign the certification.

Reference level diagrams 6, 7 and 8 - Distinguishing Features-If the certifier is unable to certify to breakaway/non-breakaway wall, enclosure size, location of servicing equipment, area used, wall openings, or unfinished area Feature(s), then list the Feature(s) not included in the certification under Comments below. The diagram number, Section C, Item 1, must still be entered.

*I certify that the information in Sections B and C on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.*

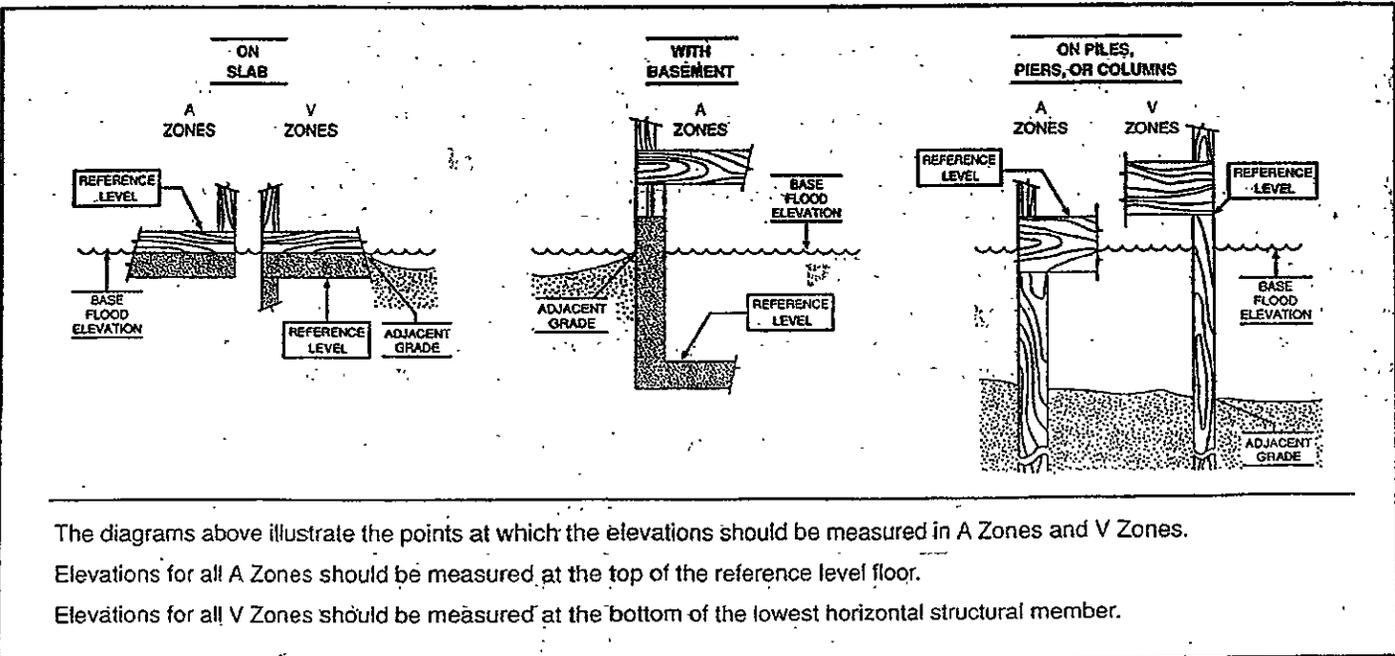
CERTIFIER'S NAME <b>JAMES D. WARNER</b>		LICENSE NUMBER (or Affix Seal) <b>NEBRASKA R.L.S. 308</b>	
TITLE <b>REGISTERED LAND SURVEYOR</b>	COMPANY NAME <b>THOMPSON, DREESSEN &amp; DORNER, INC.</b>		
ADDRESS <b>10836 OLD MILL ROAD</b>	CITY <b>OMAHA</b>	STATE <b>NEBRASKA</b>	ZIP <b>68154</b>
SIGNATURE <i>James D. Warner</i>	DATE <b>DECEMBER 4, 1996</b>	PHONE <b>(402) 330-8860</b>	

Copies should be made of this Certificate for: 1) community official, 2) insurance agent/company, and 3) building owner.

COMMENTS:

**FINISHED FLOOR ELEVATION OF AN UNFINISHED**

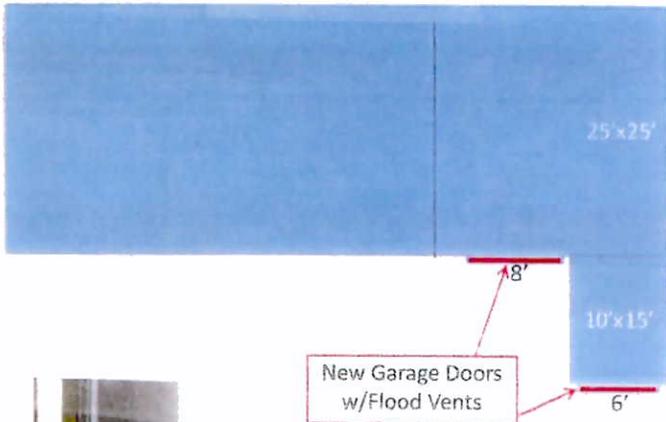
**"BOAT STORAGE" AREA = 1007.0**



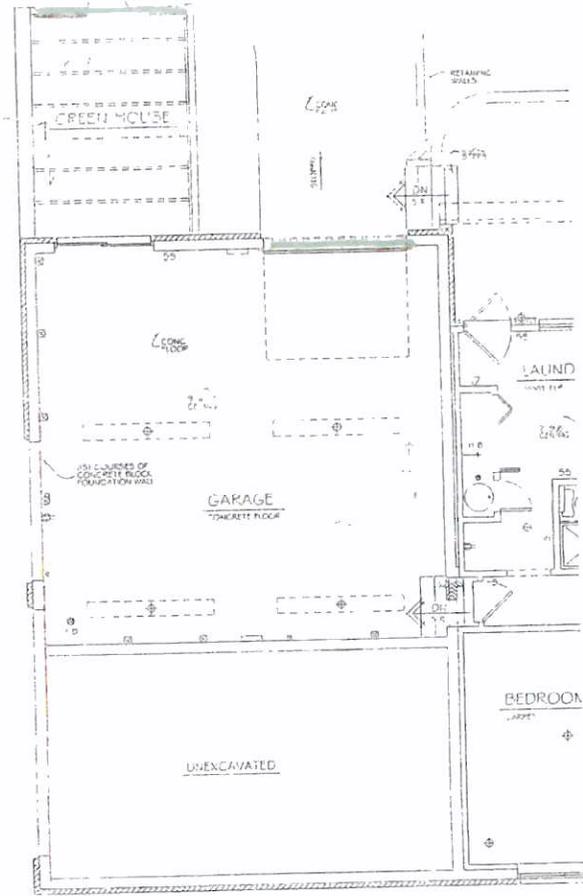


This door would be replaced with a 6' garage door with flood vents

This door would be replaced with a 6' garage door with flood vents



New Garage Doors w/Flood Vents



BASEMENT LEVEL FLOOR PLAN

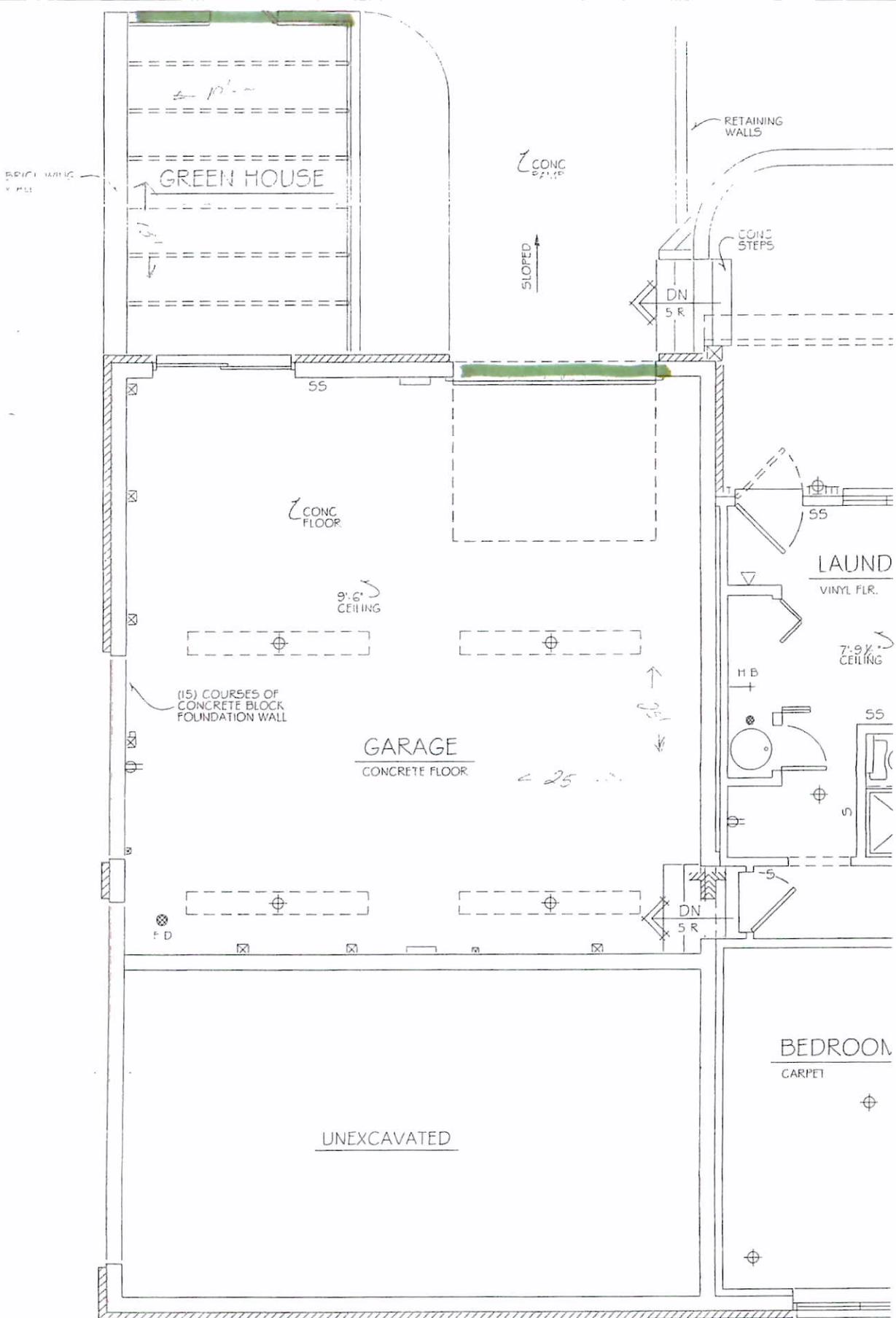
© COPYRIGHT 2014 STEPHEN J. DESKIN, INC.  Promes Lake H





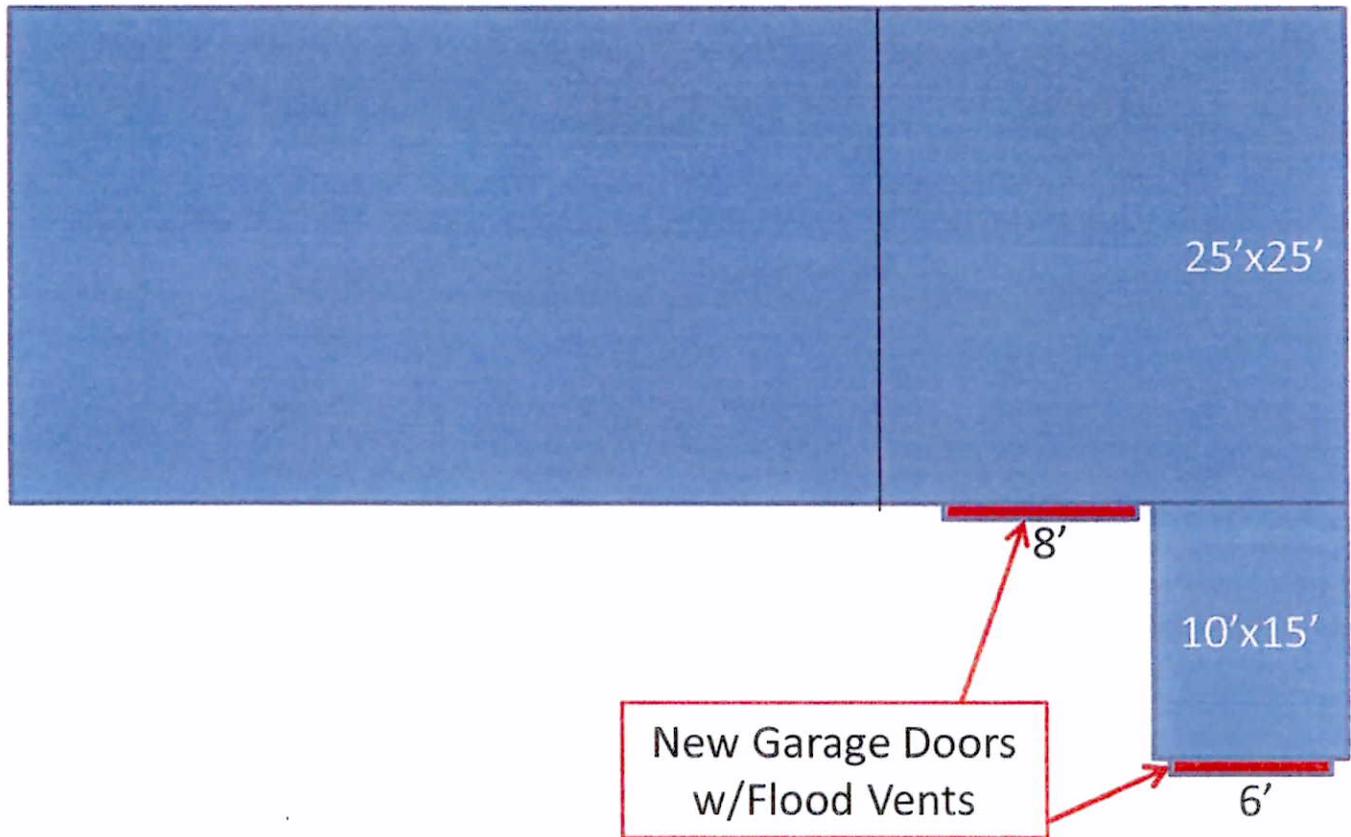
This Door  
would be  
replaced  
with a 8'  
garage door  
with flood  
vents

This Door  
would be  
replaced  
with a 6'  
garage door  
with flood  
vents

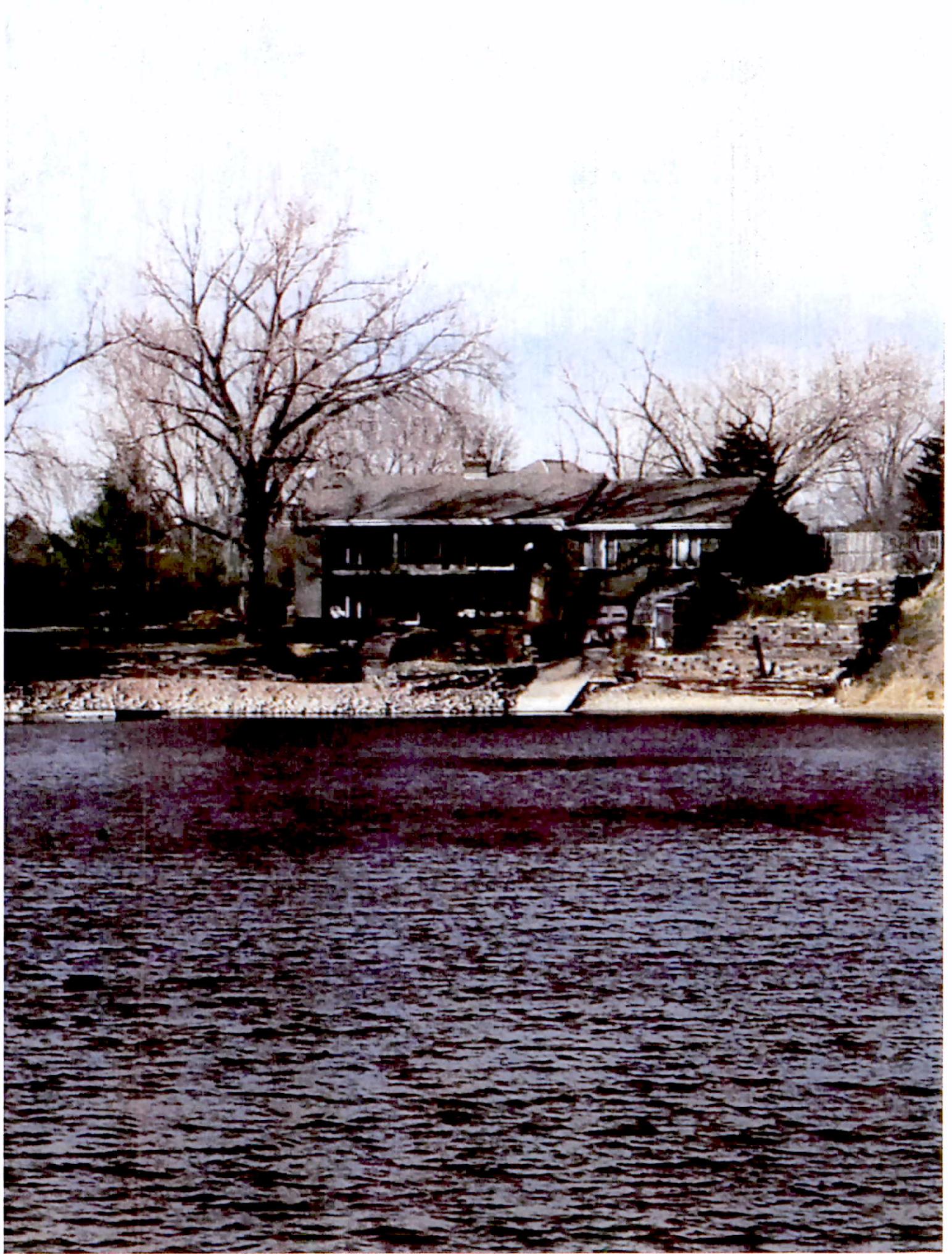


# BASEMENT LEVEL FLOOR PLAN

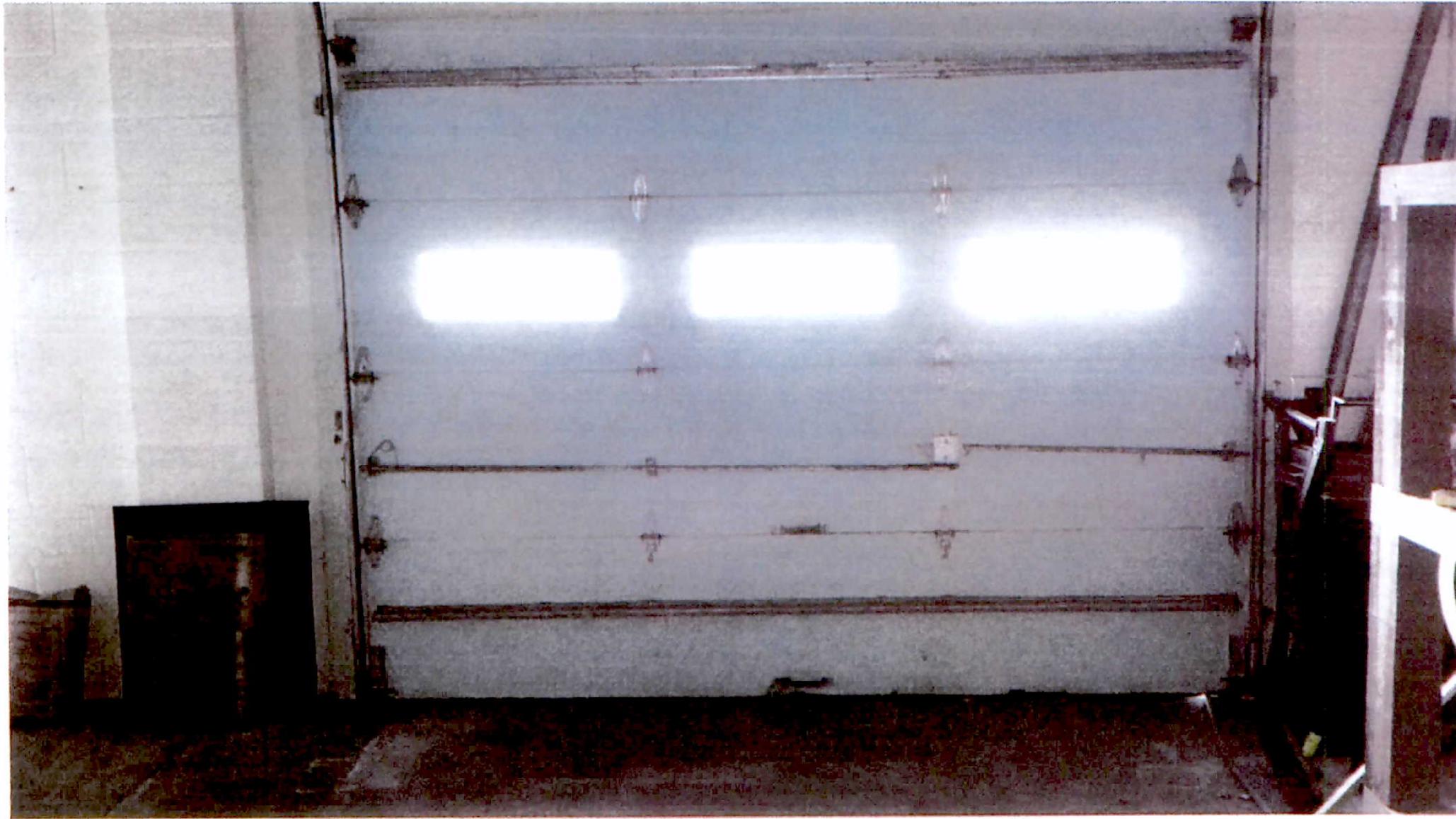
1/4" = 1' — 0"



(OVER)









## Promes, Brenda

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**From:** Butler, Robert <robert.butler@fema.dhs.gov>  
**Sent:** Wednesday, August 07, 2013 3:01 PM  
**To:** Promes, Brenda  
**Subject:** RE: FEMA Requirements/Interpretation

Brenda:

Here are two possible outcomes that may result from your adding flood openings to the boat garage as we discussed. Here are the assumptions I made using the elevation data from the two elevations certificates you have provided:

### Scenario 1

#### Elevation Certificate answers

Section A Question A9. a) is answered 822  
b) is answered 2 (or more)  
c) is answered 822 (or more)  
d) can be answered yes or no

Section B Question B9. is answered 1009.4  
Section C Question C2. B) is answered 1009.9 or more

Using the above assumptions will result in a rating elevation of +1 and a premium of \$442.00 a year with a \$5000.00 deductible. This premium is good till October 1, 2013 when the rates change.

### Scenario 2

#### Elevation Certificate answers

If the elevation in Section C Question C2. B) is answered less than 1009.9 but, more than 1008.9 it would result in a rating elevation of -0- and a premium of \$850.00 a year with a \$5000.00 deductible. This premium is good until October 1, 2013 when the rates change.

Please note the below directions to the engineer/surveyor found in the elevation certificate concerning flood openings:

**Items A9.b & d** Enter in Item A9.b the number of permanent flood openings that are above the higher of the exterior or interior grade or the flood vent or other opening that allows the free passage of air. If the interior grade elevation is used, note this in the Comments section of the certificate. Enter the number of flood openings in square inches and enter the total in Item A9.c. Note the flood openings without consideration of any covers and flood openings. Indicate in Item A9.d whether the flood opening has an Engineered Flood Openings Certification or an Evaluation of Flood Resistance (EFCR), if you have it. If the garage has no permanent flood grade, enter "0" (zero) in Items A9.b & c.

I figured premiums for a -0- and a +1 because of variations that can occur due to utilizing different engineers/surveyors and measuring devices. After thinking about it I would recommend having the new EC completed before incurring the expense of installing the flood vents. That way you'd know if it is worth doing.

Bob

Robert Butler  
Insurance Specialist  
Department of Homeland Security  
Federal Emergency Management Agency, Region VI  
Mitigation Division  
Floodplain Management & Insurance Branch  
9221 Ward Parkway, Suite 300, Kansas City, MO 64114  
(816) 283-7980 work (816) 812-5679 cell (816) 283-7018 fax

**From:** Promes, Brenda [mailto:bpromes@fnni.com]  
**Sent:** Wednesday, August 07, 2013 9:53 AM  
**To:** Butler, Robert  
**Subject:** RE: FEMA Requirements/Interpretation

Bob -

You're awesome and thanks for the update. So does this mean I could be eligible for a partial refund too? Haha. @

I'll be excited to hear what they come back with.

Thanks.

**Brenda Promes**

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**First National of Nebraska**  
**Direct. 402-602-7635 | Fax. 402-602-7077**

**1620 Dodge Street, SC: 2350**  
**Omaha, NE 68197**

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**From:** Butler, Robert [mailto:robert.butler@fema.dhs.gov]  
**Sent:** Wednesday, August 07, 2013 7:53 AM  
**To:** Promes, Brenda; Teltschik, Shandi  
**Subject:** RE: FEMA Requirements/Interpretation

Yeah, all of the numbers are not in the right spots. Section A number 3. a) should have been blank since there is no crawlspace and Section C. C2. b) is your second floor and should have been the floor next to the boat garage. I traded some emails with the Travelers underwriting supervisor yesterday. I expect to talk to him on the phone today so, hopefully we'll have an answer for you.

Robert Butler  
Insurance Specialist  
Department of Homeland Security  
Federal Emergency Management Agency, Region VI  
Mitigation Division  
Floodplain Management & Insurance Branch  
9221 Ward Parkway, Suite 300, Kansas City, MO 64114

## Enclosed Areas Below the Flood Protection Level

### Enclosures

When solid walls fully enclose an area that is subject to flooding, those walls and the enclosure should be designed to resist damage from a flood. Of particular concern is the potential for solid walls to collapse from hydrostatic pressure if floodwaters get too deep outside of the building. Standards applicable to flood-prone enclosures apply to:

- Crawl spaces and other enclosed areas below the lowest floor of floodplain buildings;
- Structurally attached garages with the floor slab located below the flood protection level;
- Accessory structures with the floor below the flood protection level; and
- Existing structures for which increased flood resistance is desired.

*Enclosed areas that are sub-grade on all sides are considered **basements** and are not permitted in floodplain structures.*

### Allowed Uses

For new construction or substantially improved structures (which must comply with floodplain development standards), enclosed areas below the flood protection level can only be used for parking of vehicles, building access, or storage. The interior portion shall not be partitioned, temperature-controlled, or finished into separate rooms. Because these areas are intended to flood, storage should be limited to items that have a low damage potential or can be easily moved to the elevated portion of the building if there is a flood.

### Required Openings in Enclosure Walls

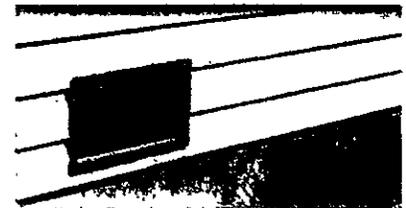


The walls of any enclosed area below the flood protection level must be designed to automatically equalize hydrostatic forces that result from the pressure of floodwaters against the structure. This is accomplished by installing openings, or flood vents, through which water can enter and exit the enclosure to maintain equal levels on both sides of the wall.

*A "flood vent" is a permanent opening in a wall that allows the free passage of water automatically in both directions without human intervention.*

Designs for flood vent openings must either (1) be certified by a licensed design professional or (2) meet or exceed the following requirements for non-engineered openings:

- The openings shall be installed on at least two walls of each enclosed area;
- The bottom of the openings must be no higher than one foot above the adjacent finished grade;
- The openings shall have a total net area of not less than one square inch for every square foot of enclosed area subject to flooding; and
- Openings shall be at least three inches in diameter.



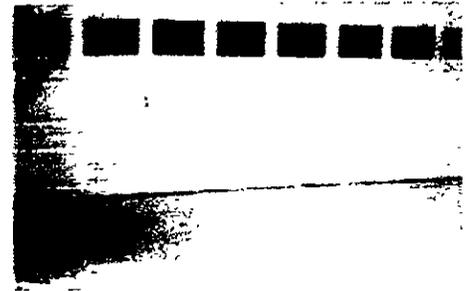
Openings may be equipped with screens, louvers, valves, or other coverings or devices, provided that they permit the automatic entry and exit of floodwaters. However, the area occupied by any obstructions must be subtracted when determining the "net area" of the opening. Insect screens do not affect the net open area. The requirement that the opening be at least three inches in diameter applies to the hole in the wall, excluding any device that may be inserted.

If the floor of the enclosure is below the Base Flood Elevation (100-year flood height indicated in the Flood Insurance Study and on the flood hazard map), then only those portions of openings that are below the Base Flood Elevation can be counted toward the required net open area.

Crawl space ventilation vents are designed to facilitate the flow of air and generally do not meet the requirements for flood vents. However, in some circumstances it is possible to design permanent openings that satisfy the required criteria for flood openings as well as ventilation.

Windows, doors, and garage doors are not considered openings for flood venting purposes. However, openings that meet the flood vent standards can be installed in doors and windows.

Flood vents not meeting the above criteria are allowed only if a registered professional engineer or architect certifies that the design meets the requirement to automatically equalize hydrostatic forces on the exterior walls by allowing for the entry and exit of floodwaters. This certification should be attached to the Elevation Certificate.



Several manufacturers have developed products that meet the flood venting requirements. Some of these products are certified to enable equalization of water pressure with smaller openings.

*If flood vent openings do not comply with National Flood Insurance Program requirements, the floor of the crawlspace, attached garage, or other enclosure becomes the "lowest floor" of the structure. This may result in significantly higher flood insurance premiums, which would be based on the elevation of the enclosure floor relative to the 100-year flood elevation.*

### **Flood Resistant Materials**

Since floodwaters are intended to enter the enclosure, it must be built of flood-resistant materials. This precludes the use of finishings such as carpeting, paneling, insulation (both cellulose and fiberglass) and gypsum wallboard (drywall or sheet rock). Any utilities, ducts, or electrical service must be located or designed to prevent damage from flooding. (Additional information and references concerning flood damage-resistant materials and methods is provided in *Floodplain Facts #9: Flood Resistant Design*.)

### **High Velocity Considerations**

In riverine flood hazard areas where flow velocities are expected to exceed five feet per second, the recommended flood vent openings may not be sufficient to protect solid perimeter foundation walls from hydrodynamic loads and the potential for debris impact and scour. In these areas, it is recommended that buildings be elevated on fill or on open foundations, such as posts, columns, or pilings. All of the requirements for enclosed areas below such structures would apply.

### **Non-Conversion Agreement**

Enclosed areas below the flood protection level are designed to be flooded and should not be converted to uses that are incompatible with the flood hazard. Conversion to finished living space, blockage of flood vents, or installation of unprotected equipment (appliances, heating/cooling equipment, plumbing fixtures, etc.) violates the conditions of the floodplain development permit. The municipality may require the owner to sign a non-conversion agreement to document their understanding of the limitations on construction and use of the enclosed area.

### **Additional Resources**

- *Openings in Foundation Walls and Walls of Enclosures*, Technical Bulletin 1, FEMA FIA-TB-1 (2008), available at <http://www.fema.gov/library/viewRecord.do?id=1579>. This technical bulletin provides guidance for non-engineered and engineered flood openings.
- *Flood Venting in Foundations and Enclosures Below Design Flood Elevation*, NYS Department of State Technical Bulletin (2003), available at <http://www.dos.state.ny.us/code/pdf/TFDvent.pdf>.

INSURED MAILING ADDRESS	PROMES, BRENDA PROMES, BRYAN 13007 LAKE VIEW DR SPRINGFIELD, NE 68059-5131 Telephone: (402)602-7635 Email:		REQUESTED EFFECTIVE DATE: 12-10-2012 to 12-10-2013 12:01 a.m. local time at the insured property location		
	PROPERTY ADDRESS	13007 LAKE VIEW DR SPRINGFIELD, NE 68059-5131		AGENT INFO	Agent Name: Pj Ramaekers & Associates Inc Producer Number: 10163-23470-000-00001 Alternate Agent Number: 0WY441 Agency Name: Pj Ramaekers & Associates Inc Agent Address: 7915 L St Omaha, NE 68127-1751 Phone Number: (402)331-3337
GENERAL INFO		On Renewal Bill To: First Mortgagee Policy Type: Standard Waiting Period: Loan Transaction - No Wait Loan Close Date: 12-10-2012 Prior Policy Number: Prior Policy Expiration Date: Prior Policy Issued By:			FIRST MORTGAGEE INFO
	COMMUNITY	Current Community Number: 310190 0190 G FIRM Date: 1-16-1981 Program Type: Regular County: SARPY COUNTY Current Flood Zone: AE Current BFE: Flood Zone Det Number: 11350622		Grandfathered: No Grandfathering Grandfathered Community Number: Grandfathered Flood Zone:	
BUILDING		Occupancy: Single Family Building Use: Main House/Building Building Description: Single Family Dwelling Foundation: Walkout Basement/Enclosure Number of Floors: Two Floors Condo Form of Ownership: No Number of Units: 0 Condo Description: Not a Condo Location of Contents:		Date of Construction Source: Original Construction Date Date of Construction: 1-1-1977 Building in Course of Construction: No Building Walled & Roofed: Building Over Water: Not over Water Located on Federal Land: No Principal Residence: Yes Estimated Replacement Cost: \$250,000 Replacement Cost Ratio: 100%	
	ELEVATION INFO	Building Floodproofed: No Elevation Certificate Date: 10-31-2012 Date Photos Taken: 10-12-2012 Building Diagram Number: 7 Floodproofed Elevation: Top of Bottom Floor Elevation:		Base Flood Elevation: 1009.4 Lowest Floor Elevation: 1007.3 Next Higher Floor Elevation: 1017.4 Lowest Adjacent Grade: 1007.1 Highest Adjacent Grade: 1016.5 Attached Garage Elevation: 1016.8	

COVERAGE FOR	BASIC LIMITS			ADDITIONAL LIMITS			DEDUCTIBLE AMOUNT	PREMIUM CALCULATIONS			
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		DEDUCTIBLE DECREASE	TOTAL AMOUNT	TOTAL ANNUAL PREMIUM	
Building	\$60,000	0.81	\$486	\$190,000	1.37	\$2,603	\$5,000	(\$494.00)	\$250,000	\$2,595	
Contents	\$0	0.00	\$0	\$0	0.00	\$0	\$0	\$0	\$0	\$0	
DEDUCTIBLE OPTIONS								Annual Subtotal:			\$2,595
BUILDING	CONTENTS		PREMIUM								
\$1,000	\$0		\$3,416								
\$2,000	\$0		\$3,184								
\$3,000	\$0		\$3,014								
\$4,000	\$0		\$2,844								
\$5,000	\$0		\$2,690								
								ICC Premium:			\$55
								Sub Total:			\$2,650
								CRS Discount: 0%			\$0
								Policy Fee:			\$40
								Probation Surcharge:			\$0
								Total Premium:			\$2,690

FULL PREMIUM MUST ACCOMPANY APPLICATION

The statements contained herein are correct to the best of my knowledge. The property owner and I understand that any false statements may be punishable by fine or imprisonment under applicable federal law.

10-12-2012

Signature of Agent/Producer

Date

Signature of Insured (Optional)

Date

SUBGRADE INFO	Basement Area Is: Machinery or Equipment located in Basement:  Machinery or Equipment elevated to the Base Flood Elevation:
ELEVATED BUILDING INFO	Lowest Floor Elevated By: Masonry or Concrete Blocks Enclosed Area Material: Masonry or Concrete Blocks Breakaway Walls: Enclosure Used for Other Purposes: No Enclosed Space Finished: No Total Area of Enclosure (sq. ft.): 2200 Number of Permanent Openings (Vents) w/in 1' above grade: 0 Total Area of all Permanent Openings (sq. in.): 0 Machinery or Equipment located below the Elevated Floor: Furnace, Heat Pump, Air Conditioner, Hot Water Heater  Machinery or Equipment elevated to the Base Flood Elevation: Yes  Building Contain Elevator(s): No Elevator(s) below the Base Flood Elevation: Number of Elevator(s): Are there enclosures in addition to elevator(s)?
GARAGE INFO	Attached to Building: Yes Garage Area Material: Breakaway Walls: Garage Used for Other Purposes: No Garage Space Finished: No Garage Area (sq. ft.): 430 Area Contains Openings: No Number of Permanent Openings (Vents) w/in 1' above grade: 0 Total Area of all Permanent Openings (sq. in.): 0 Machinery or Equipment located in the Garage:  Machinery or Equipment elevated to the Base Flood Elevation:
MANUFACTURED (MOBILE) HOMES	Anchoring Method: Installation Method: Make: Model: Year: Serial Number: Dimensions: Additions/Extensions:
SECOND MORTGAGEE INFO	
LOSS PAYEE/ DISASTER AGENCY	LOSS PAYEE           DISASTER AGENCY
DISASTER ASSISTANCE	Required for Disaster Assistance: No Disaster Government Agency: Not Required Case File Number:
EC INFO SECTION E	

**NON-DISCRIMINATION**

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age, or national origin.

**PRIVACY ACT**

The information requested is necessary to process your application for flood insurance. The authority to collect the information is in Title 42, U.S. Code 4001 to 4028. It is voluntary on your part to furnish the information. It will not be disclosed outside the Federal Emergency Management Agency except to the servicing office acting as the government's fiscal agent, to routine users, to your agent, and to any mortgagee named on your policy.

**DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 9,579, 7(b)**

Solicitation of the Social Security Number (SSN) is authorized under provisions of E.O. 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide your precise identification.

**DISCLOSURE OF BURDEN**

Public reporting burden for the collection of information, entitled "National Flood Insurance Program Policy Forms" is estimated to average 10 minutes per response. The estimated burden includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the forms. Send comments regarding the burden estimate or any aspect of the collection, including suggestions for reducing the burden to: Information Collection Management, Federal Emergency Management Agency; 500 C Street, SW; Washington, D.C. 20472; and to the Office of Management and Budget, Paperwork Reduction Project (3067-0022); Washington, D.C. 20503.

**DISCLOSURE OF GUARANTY FUND NON-PARTICIPATION**

In the event the insurer is unable to fulfill its contractual obligation under this policy or contract or application or certificate or evidence of coverage, the policyholder or the certificate holder is not protected by an insurance guaranty fund or other solvency protection arrangement. However, this policy is backed by funds in the U.S. Treasury as provided by Federal Law.

**\*\*\* PLEASE NOTE: ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED.**

**Active**

Parcel Number: 010436863  
 Location: 13007 LAKE VIEW DR  
 Owner: PROMES/BRYAN P & BRENDA K  
 C/O  
 Mail Address: 13007 LAKE VIEW DR  
 SPRINGFIELD NE 68059-  
 Legal: LOT 3 VILLA SPRINGS  
 Tax District: 46016  
 Map #: 2973-31-0-60132-000-0003



Click Picture/Sketch for Larger View.  
 Use arrows to view Picture/Sketch.

**THIS IS NOT A PROPERTY RECORD FILE** [What does this mean?](#)

Residential Information for 1 January Roll Year 2013

Zoning	Overlay Dist.	Jurisdiction	School	Police	
RD-50 - Two-Family Residential District	Flood Plain District	Sarpy	South Sarpy	Sarpy County Sheriff	
Fire	Voting Precinct	Congressional Dist.	State Legislative Dist.	District	Commissioner
Springfield Volunteer Fire	48	District 2	District 2	District 1	Don Kelly

Style:	Ranch	#Bedrooms above Grade 2	
Year Built:	1977	Total Sqft	1647
#Bathrooms Above Grade	1.5	Bsmt Total Sqft	2323
Total Bsmt Finish Sqft	1501	Garage Sqft	848
Garage Type	Attached	Lot Width	50464
Lot Depth	1	Exterior 2	
Exterior 1	MASONRY-VENEER		

Roofing

Comp Shingle

Misc

Description	Sqft or Quantity
OPEN SLAB PORCH	565
BSMT GARAGE FINISH	676
BSMT OUTSIDE ENTRY	2
DELE 1/2 FIREPLACE	1
PORCH, ROOF, STEPS	30
SOLID WALL PORCH	278
ROOF ONLY	229
WOOD DECK	288
PORCH, ENCLOSED	145
PAVING, ASPHALT	3300

## Sales Information (Updated 5/29/2013)

Sale Date B & P	Grantor	Grantee	Total Sale Price	Adjusted Sale Price
12/10/2012	RASMUSSEN/VICTOR L	PROMES/BRYAN P & BRENDA K	\$371,000	\$371,000
2012-38813	13007 LAKE VIEW DR SPRINGFIELD NE 68059-0000	13007 LAKE VIEW DR SPRINGFIELD NE 68059-		
8/5/1996			\$225,000	\$225,000
1997-270				

## Valuation Information

Roll Year	Valuation			Total Value	PV
	Land Value	Impr Value	Outbuildings		
2013	\$90,000	\$279,247	\$0	\$369,247	NO
2012	\$90,000	\$303,641	\$0	\$393,641	NO
2011	\$90,000	\$308,648	\$0	\$398,648	NO
2010	\$90,000	\$312,187	\$0	\$402,187	NO
2009	\$100,000	\$303,722	\$0	\$403,722	NO
2008	\$100,000	\$285,228	\$0	\$385,228	NO
2007	\$100,000	\$266,683	\$0	\$366,683	NO
2006	\$100,000	\$264,205	\$0	\$364,205	NO
2005	\$100,000	\$260,475	\$0	\$360,475	NO
2004	\$100,000	\$225,692	\$0	\$325,692	NO
2003	\$100,000	\$210,424	\$0	\$310,424	NO
2002	\$62,500	\$221,723	\$0	\$284,223	NO
2001	\$55,000	\$202,202	\$0	\$257,202	NO
2000	\$53,350	\$187,054	\$0	\$240,404	NO
1999	\$52,800	\$176,038	\$0	\$228,838	NO
1998	\$47,000	\$161,147	\$470	\$208,617	NO
1997	\$167,165			\$167,165	NO
1996	\$163,682			\$163,682	NO
1995	\$148,642			\$148,642	NO
1994	\$147,402			\$147,402	NO
1993	\$141,733			\$141,733	NO
1992	\$141,733			\$141,733	NO
1991	\$120,180			\$120,180	NO
1990	\$120,180			\$120,180	NO
1989	\$120,180			\$120,180	NO
1988	\$116,795			\$116,795	NO

Levy Information

Levy Information 2012

[View Past Levy Information](#)

Fund	Description	Levy
1	COUNTY LEVY	0.299901
146	SPRINGFIELD PLAT.SCH	0.1
147	SPRINGFIELD PLATT.-BOND	0.029057
199	LEARN COMM-GENERAL	0.95
202	ELEM LEARN COM	0.01
306	SPRINGFIELD FIRE	0.025122
314	SPRINGFIELD FIRE BOND	0.048328
501	PAPIO NATURAL RESRCE	0.030606
502	PAPIO NRD BOND	0.002147
801	METRO COMMUNITY COLL	0.085
901	AGRICULTURAL SOCIETY	0.001358
1003	ED SERVICE UNIT 3	0.016057
Total Levy		1.597576

Treasurer Information

Property Class	1000	Forclosure #	
Mortgage Company #		Foreclosure Date	
Mortgage Company			
Exemption Code		Exemption Amount	\$0
Specials	THERE IS/ARE 0 OUTSTANDING SPECIAL(S) ON THE PROPERTY.		
Tax Sales	No Tax Sale Entry(s) Found or All Tax Sales Entry(s) Redeemed.		
Tax Sale #		Tax Sale Date	
Redemption #		Redemption Date	

Tax Information

\*Click Statement Number to see Treasurer information for paying your taxes with a credit card or Echeck or to print your receipt for a payment you have made by mail or online.

Year	Statement	Tax District	Source	Taxes Due	Total Due	Balance
2012	<a href="#">2012-010436863</a>	46016	REAL	\$6,007.26	\$6,007.26	\$0.00
2011	<a href="#">2011-0053418RP</a>	46016	REAL	\$6,042.92	\$6,042.92	\$0.00
2010	<a href="#">2010-0056424RP</a>	46016	REAL	\$6,073.98	\$6,073.98	\$0.00
2009	<a href="#">2009-0004393RP</a>	46016	REAL	\$6,049.44	\$6,049.44	\$0.00
2008	<a href="#">2008-0004920RP</a>	46016	REAL	\$5,598.50	\$5,598.50	\$0.00
2007	<a href="#">2007-0005456RP</a>	46016	REAL	\$5,364.70	\$5,364.70	\$0.00
2006	<a href="#">2006-0006071RP</a>	46016	REAL	\$5,567.68	\$5,567.68	\$0.00
2005	<a href="#">2005-0006746RP</a>	46016	REAL	\$5,503.38	\$5,503.38	\$0.00
2004	<a href="#">2004-0007177RP</a>	46016	REAL	\$5,022.08	\$5,022.08	\$0.00
2003	<a href="#">2003-0436863RP</a>	46016	REAL	\$4,766.26	\$4,766.26	\$0.00
2002	<a href="#">2002-0436863RP</a>	46016	REAL	\$4,391.02	\$4,391.02	\$0.00
2001	<a href="#">2001-0436863RP</a>	46016	REAL	\$3,774.20	\$3,774.20	\$0.00
2000	<a href="#">2000-0436863RP</a>	46016	REAL	\$3,439.20	\$3,439.20	\$0.00
1999	<a href="#">1999-0436863RP</a>	46016	REAL	\$3,622.64	\$3,622.64	\$0.00
1998	<a href="#">1998-0436863</a>	46016	REAL	\$3,444.86	\$3,444.86	\$0.00
1997	<a href="#">1997-0436863</a>	46016	REAL	\$3,131.88	\$3,131.88	\$0.00
1996	<a href="#">1996-0436863</a>	46016	REAL	\$3,210.98	\$3,210.98	\$0.00
1995	<a href="#">1995-0436863</a>	46016	REAL	\$3,180.92	\$3,180.92	\$0.00
1994	<a href="#">1994-0436863</a>	46016	REAL	\$3,296.12	\$3,296.12	\$0.00
1993	<a href="#">1993-0436863</a>	46016	REAL	\$3,037.76	\$3,037.76	\$0.00
1992	<a href="#">1992-0436863</a>	46016	REAL	\$2,879.06	\$2,879.06	\$0.00
1991	<a href="#">1991-0436863</a>	46016	REAL	\$2,205.16	\$2,205.16	\$0.00
1990	<a href="#">1990-0436863</a>	46016	REAL	\$2,331.61	\$2,331.61	\$0.00
1989	<a href="#">1989-0436863</a>	46016	REAL	\$2,766.74	\$2,766.74	\$0.00
1988	<a href="#">1988-0436863</a>	46016	REAL	\$3,078.13	\$3,078.13	\$0.00