

## Accessory Buildings Below BFE Guidance from NDNR

- Nebraska statute recognizes only residential and non-residential structures.
- The lowest floor of both must be elevated to +1. Non-Residential may be dry floodproofed to +1 or/and elevated.
- Appurtenant structures are identified, but their usage is closely defined and would only apply for small garage/shed scenarios. The rationale for small is that any structure, if insured, would be insured at actuarial rates. Actuarial Post-FIRM rates are ten times greater for a structure that is -2 compared to a structure that is +2. The legislature would not create statute to create such financial hardships on its citizens.
- Openings and wet floodproofing puts the structure at risk of being rated in this severe scenario. Openings are a provision of areas below lowest floor (not a lowest and only floor). Openings guidance from FEMA is written for “Accessory” Structures. Nebraska statute does not recognize “accessory structures”. The problem with openings comes on the elevation certificate. In the Diagrams at the back, openings are only allowed for Diagrams 7 & 8. There is no way to get to those diagrams if there isn’t an elevated floor above.
- Dry floodproofing an area below BFE would be an acceptable solution. If flooding is less than 3-feet, poured/reinforced foundation elements would require minimal “engineering” to be certified to withstand hydrostatic forces of those relatively shallow depths. If barriers are included for openings, plans and adequate warning times are critical elements of successful utilization.
- Variances are not recommended. Communities have language in their ordinance to allow variances, however the requirements are stringent, and if not properly administered can lead to a community’s probation or suspension from the NFIP. Even if a variance is granted, the insurance ramifications are still present. Variance approved buildings, if insured, would be insured to risk, not to varied allowance.