

Agenda Packet

NORFOLK BUILDING BOARD OF APPEALS

Tuesday, August 29, 2023
6:00 p.m.

Created 8/28/2023 9:05 AM

**NOTICE OF MEETING
CITY OF NORFOLK, NEBRASKA**

NOTICE IS HEREBY GIVEN that a meeting of the Norfolk Planning Commission of the City of Norfolk, Nebraska, will be held at 6:00 p.m. on Tuesday, August 29, 2023, in the Training Room, 309 N. 5th Street, which meeting will be open to the public.

An agenda for such meeting, kept continually current, is available at the City of Norfolk Administration Building, located at 309 N 5th Street, Norfolk, Nebraska during normal business hours.

AGENDA

NORFOLK BUILDING BOARD OF APPEALS

August 29, 2023

CALL TO ORDER

1. 6:00 p.m. Call meeting to order.
2. Inform the public about the location of the Open Meetings Act posted in the Training Room and accessible to members of the public
3. Roll call.

CURRENT BUSINESS

- | | |
|--|---------------|
| 4. Election of Chairperson, Vice-Chairperson, and appointment of the Executive Secretary, Pro Tem. | Motion |
| 5. Approval of full agenda. | Motion |
| 6. Consideration of approval of the minutes of the January 2, 2020 Board of Appeals Meeting. | Motion |

PUBLIC HEARINGS

- | | |
|---|---------------|
| 7. Public hearing at the request of Steven T. and Amy J. Brockhaus, to consider an appeal of the International Residential Code, 2018 Edition, concerning the valuation and repair costs of the structure located at 410 W. Omaha Ave., Bldg. A, Norfolk, Nebraska. | |
| 8. Consideration of reversing or affirming the determination made by the Building Official concerning the valuation and repair costs of the structure located at 410 W. Omaha Ave., Bldg. A. | Motion |

5

CITY OF NORFOLK, NEBRASKA
BUILDING SERVICES
309 N. 5th STREET
NORFOLK, NEBRASKA 68701

Building Code **APPLICATION FOR APPEAL**
PROPERTY MAINTENANCE CODE BOARD OF APPEALS

Date: 7-3-22

Fee: \$500

Pursuant to Section 111.1 of the International Property Maintenance Code 2018, City of Norfolk, I hereby request an appeal before the Property Maintenance Code Board of Appeals, relative to the following:

Applicant Name: Steve Brockhaus

Address: 54675-823 RD Humphrey Ne 68642

Phone: 402 920 3383 Email: stbrock0168@gmail.com

Representing: HomeTown Apartments LLC

If building owned by other than Applicant, show owner's complete name and address:

Background Information:

1. Type or use of building or structure: Rental House

2. Address of Property: 410

3. Legal Description: 410 West Omaha Ave

4. Explain elements of project being appealed: fire damage

5. Reason for Appeal: A disagreement in the value
and repair of a nonconforming building to the
extent of 50% of its replacement cost
at the time of damage.

Steve Buller
Signature of Applicant

7-3-23
Date

STAFF ACTION:

Request for Appeal Received: _____

Chairman Contacted: _____

Date of Appeal: _____

Staff input, if any: _____

Board of Adjustment
To Whom it may concern:

On the morning of December 20, 2022 at approximately 8.00 am. the property on 410 Omaha Ave had a fire causing minimal damage of \$15938.67 according to West Nebraska Claims Service. The property was purchased for \$425000 six months ago. It consisted of two lots, the west lot has a one two bedroom house and the east lot has six one bedroom houses on it. 410 Omaha Ave is one of the six houses on the east lot, which is unusual compared to the surrounding area. I am estimating the value of the single two bedroom house on the west lot at \$140000 and the remaining six houses on their own lot at \$47500 each. So I insured the house for a respectful \$45000. The City of Norfolk wants me to destroy the property because it is a nonconforming structure with more then 50% damage of its replacement cost. After a couple of lengthy discussions with Steve Nordhues and Valerie Grimes of Norfolk Planning and Development it is the their assumption that the property is worth \$33600 using the Madision County Assessor numbers, which is \$1722.66 more then the 50% replacement cost. Let me remind you they are using their numbers and the county assessor numbers, NOT the appraised value. I believe the appraised value is what the property would sell for on the market today. Now lets look at some facts:

- 1.- The property was purchased on the open market 6 months ago for \$425000, break it down the best you can, at the very least it would be \$35000 for each of the small houses.
- 2.- I had it insured for \$45000 with Auto-Owners Insurance.
- 3.- I had a certified appraisal done with Camass Appraisal Inc. on 2-1-2023 their number is \$48000.

All of these numbers are less then the 50% replacement cost rule.

Most residential lots in Norfolk have one or two buildings on the lot, not six which is clearly unusual. I believe it is the ordnance intent is; that if there is damage to 50% of the building structures on the non conforming property it should be destroyed. If I demolish one out of six buildings it is not going to change anything other then create less tax income for the city and county and we would have less AFFORDABLE housing for the people of Norfolk which is badly needed. This clearly a loss for everyone.

I have attached supporting documents to letter. Please reconsider the value of the property it would benefit the county, the city, and the people of Norfolk.

Thank You
Steve Brockhaus
Hometown Apartments



Listings

Sold Land

Insights



0.3 Acres | 1 Selections

0.3 acres

Deselect All

Parcels | 1 Selection

1 0.30 acres

Owner

[Sign up to view](#)

Location Madison, NE

Save



© Mapbox © OpenStreetMap © Maxar

* 410 Omaha Ave

SWORN STATEMENT IN PROOF OF LOSS

CLAIM NO. 300-0768004-2022

It is understood and agreed that the furnishing of this blank form and any assistance by any representative of the Company in completing it, does not waive any rights of the Company under any conditions of the policy.

The policy names STEVE BROCKNAUS as the insured and is/was effective from 12:01 a.m. 11-22-22 to 12:01 a.m. 11-22-23 Policy number under which you have filed a claim is 54-172121-00

- Time and Origin:** A Fire loss occurred on the 20 day of Dec., 2022, at 8 ☒ AM ☐ PM caused by _____
- Occupancy:** The building described or containing the property insured was occupied for no other purpose than the following: RENTAL
- Title and Interest:** At the time of the loss the interest of the Insured in the property described was sole and unconditional ownership and no other person or persons had any interest therein, lien or encumbrance thereon, except: UNION BANK & TRUST
- Changes:** The following changes have occurred in the title, use, occupancy or possession of the property since the policy was written. If none, please say so. NONE
- Other Insurance:** List any and all insurance policies or binders that you or anyone else has that may cover any of the property for which a claim is included, oral or written NONE
- Damages:** Please itemize the damage or loss within each of these categories:

Coverage Involved	Replacement Cost of Damage	Actual Cash Value of Damage	Total Insurance Under this Policy	Amount Claimed Under this Policy
<u>RENTAL HOUSE</u>	<u>\$ 15,900</u>	<u>10,900</u>	<u>45,000</u>	<u>15,900</u>
TOTALS	<u>15,900</u>	<u>10,900</u>	<u>45,000</u>	<u>15,900</u>

I understand I must support my claim through the submission of appropriate documentation and that whether submitted by me or on my behalf, any such submissions are material representations in making this claim. I understand that if my claimed amount is based upon replacement cost, if such policy provisions exist, those provisions must be met before such portions of the loss are payable.

I have not intentionally caused this loss. I have not in any way done anything to violate the conditions of the policy. The loss or damage did not occur as a result of my willful act or failure to act. I have not in any manner concealed any fact about the loss or tried to deceive the Company as to the extent of the loss. I will provide any other information that may be necessary to support my claim and have reviewed statutory fraud provisions on the back of this form.

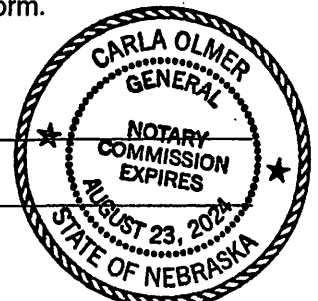
Subscribed and sworn to before me this 30th day of Dec., 2022

State of Nebraska County of Madison

Steve Brocknaus
Insured

Carla Olmer
Notary Public

Insured



(PLEASE REFER TO FRAUD LANGUAGE ON BACK BEFORE SIGNING)



P.O. Box 401
Norfolk, NE 68702-0401
m-mann@wnes.net
402-992-5756
308-632-4055 Fax

Summary for Dwelling: 410 W Omaha Ave, Norfolk, NE

Line Item Total	15,578.76
Material Sales Tax	274.41
Cln Mat Sales Tax	0.63
Subtotal	15,853.80
Cleaning Total Tax	84.87
Replacement Cost Value	\$15,938.67
Less Depreciation	(1,535.31)
Actual Cash Value	\$14,403.36
Less Deductible	(2,500.00)
Net Claim	\$11,903.36
Total Recoverable Depreciation	1,535.31
Net Claim if Depreciation is Recovered	\$13,438.67

Mike Mann

This appraisal is subject to the insurance company's approval and is not a guarantee of payment. The insurance company reserves the right to make all decisions regarding coverage, pricing, depreciation, deductible(s) and/or any prior loss history deductions.

Please provide a copy of this appraisal to all contractors before any repairs are authorized. Additional payments will not be owed above this initial allowance without prior written approval from the adjuster or insurance company.

If the policy provides Replacement Cost Coverage, the depreciation taken will be shown as Recoverable Depreciation. Replacement Cost requests will need to be documented with photo details confirming completed repairs and receipts/invoices supporting incurred costs. Prior written approval from the insurance company or the adjuster is required for requests greater than the stated Recoverable Depreciation. Once the review process is complete, the insurance carrier will reimburse the depreciation that was withheld.

The insurance company reserves the right to inspect the repaired property. All policy terms and conditions apply to this claim. Direct any questions to the adjuster.

AUTO-OWNERS INS. CO.

AGENCY TOWN & COUNTRY INSURANCE
20-0097-00 Mkt Terr 084

Company
Bill

POLICY NUMBER
Company Use

54-172-121-00
39-51-NE-2211

INSURED STEVE AND AMY BROCKHAUS

Term 11-22-2022 to 11-22-2023

and Bacteria resulting from a covered cause of loss \$10,500
Terrorism - Certified Acts
See Forms 59350, 15243, 59390

PREMIUM DISCOUNTS THAT APPLY

Paid In Full Discount
Mortgage Free Discount
Location Claim Free Discount
Advance Quote Discount
Multi-Location Discount

FIXED FEES AND STATUTORY CHARGES

Terrorism - Certified Acts Premium

\$4.59

CHANGE**TOTAL LOCATION 4 PREMIUM****\$464.00**

Forms That Apply To This Location:

15003 (07-97) 15563 (10-20) 15408 (08-13) 15438 (03-15) 15146 (02-05)

Secured Interested Parties: See Schedule

LOCATION DESCRIPTION

410 W Omaha Ave
Norfolk, NE 68701-6243

Special Form Policy

Location 5

Frame Construction Built in 1950
Asphalt Roof Updated in 2015
Protection Class 2
Non owner Secondary Home
Dwelling Agreed Value

PRIMARY PROPERTY AND LIABILITY COVERAGES**LIMITS**

A Dwelling	\$45,000
B Other Structures	4,500
C Personal Property	3,000
D Loss of Rents	4,500
F Landlord Liability (each occurrence)	
Entity Type: Individual	1,000,000
Limitation of Liability for Specified Breeds of Dogs	50,000
G Medical Payments to Others	
(each person/each occurrence)	5,000

Property Deductible

\$2,500 - All Peril Deductible

COVERAGES THAT APPLY

Property Coverage Limitation for Fungi, Wet Rot, Dry Rot
and Bacteria resulting from a covered cause of loss \$10,000
Terrorism - Certified Acts
See Forms 59350, 15243, 59390

PREMIUM DISCOUNTS THAT APPLY

Paid In Full Discount
Mortgage Free Discount
Location Claim Free Discount
Advance Quote Discount
Multi-Location Discount

FIXED FEES AND STATUTORY CHARGES

Terrorism - Certified Acts Premium

\$6.34

CHANGE

Taxes Due

Madison County

Step 5 of 8

Parcel	Name	Legal
0590041258	BROCKHAUS, STEVEN T & AMY J 54675 823 RD HUMPHREY NE 68642-5407	TAX LOTS SW1/4 SE1/4 27-24-1 E1/2 TAX LOT 2 LESS PT TO STATE .33 AC 00410 WEST OMAHA AVE

Payment Information

This county's taxes are for lookup use only.

Credit Card payments can not be made at this time. Contact Madison County Treasurer at (402) 454-3311 x133 for more information.

Parcel Information

Tax District
Levy
Value
Tax Sale(s)

30 Gross Tax Assessed
1.96017200 Exemption/Credit
\$ 152,328 Net Tax

\$ 2,985.90
\$ 162.38
\$ 2,823.52

Year: 2022 Statement: 5417

Net Tax Due
First Payment
Second Payment
Unpaid Tax Due

Real Estate Tax

\$ 2,823.52
\$ 1,411.76
\$ 1,411.76
\$ 2,823.52

Interest Calculator

Tax Breakdown

Delinquency Dates

1st Half: 05/01/2023

2nd Half: 09/01/2023

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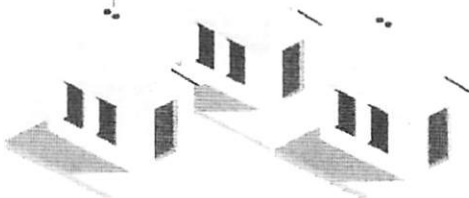
Tax Statement

Madison County

Step 4 of 8

Perm ID 0590041258
Name BROCKHAUS, STEVEN T & AMY J
 54675 823 RD
 HUMPHREY NE 68642-5407

Legal
 TAX LOTS SW1/4 SE1/4 27-24-1 E1/2 TAX LOT 2 LESS PT TO STATE .33 AC
 00410 WEST OMAHA AVE



Levy Graph

Value Graph

Tax Graph

Year	Statement	Value	Tax	Exemption	Net Tax	Balance Due
2022	005417	\$ 152,328	\$ 2,985.90	- \$ 162.38	\$ 2,823.52	\$ 1,411.76
2021	005371	\$ 138,118	\$ 2,703.86	- \$ 148.56	\$ 2,555.30	\$ 0.00
2020	005345	\$ 130,296	\$ 2,536.42	- \$ 133.18	\$ 2,403.24	\$ 0.00
2019	005446	\$ 130,296	\$ 2,624.42	- \$ 135.70	\$ 2,488.72	\$ 0.00
2018	003105	\$ 130,296	\$ 2,560.36	- \$ 112.70	\$ 2,447.66	\$ 0.00
2017	003114	\$ 134,752	\$ 2,652.88	- \$ 118.52	\$ 2,534.36	\$ 0.00
2016	003116	\$ 119,284	\$ 2,354.74	- \$ 106.84	\$ 2,247.90	\$ 0.00
2015	003133	\$ 119,284	\$ 2,360.70	- \$ 112.24	\$ 2,248.46	\$ 0.00
2014	003148	\$ 119,284	\$ 2,400.86	- \$ 85.34	\$ 2,315.52	\$ 0.00
2013	003158	\$ 119,284	\$ 2,469.10	- \$ 78.70	\$ 2,390.40	\$ 0.00
2012	003164	\$ 119,284	\$ 2,525.56	- \$ 85.28	\$ 2,440.28	\$ 0.00
2011	003172	\$ 122,863	\$ 2,679.96	- \$ 92.52	\$ 2,587.44	\$ 0.00
2010	003177	\$ 122,863	\$ 2,673.84	- \$ 96.96	\$ 2,576.88	\$ 0.00
2009	003178	\$ 122,863	\$ 2,572.86	- \$ 101.02	\$ 2,471.84	\$ 0.00
2008	003188	\$ 122,863	\$ 2,372.48	- \$ 105.82	\$ 2,266.66	\$ 0.00
2007	003189	\$ 119,284	\$ 2,331.06	- \$ 99.26	\$ 2,231.80	\$ 0.00
2006	003188	\$ 114,200	\$ 2,193.08	\$ 0.00	\$ 2,193.08	\$ 0.00
2005	003188	\$ 114,200	\$ 2,212.98	\$ 0.00	\$ 2,212.98	\$ 0.00
2004	003179	\$ 108,762	\$ 1,974.48	\$ 0.00	\$ 1,974.48	\$ 0.00
2003	003190	\$ 95,405	\$ 1,699.18	\$ 0.00	\$ 1,699.18	\$ 0.00
2002	003152	\$ 95,405	\$ 1,743.28	\$ 0.00	\$ 1,743.28	\$ 0.00
2001	003153	\$ 83,689	\$ 1,513.82	\$ 0.00	\$ 1,513.82	\$ 0.00
2000	003162	\$ 77,500	\$ 1,421.94	- \$ 23.66	\$ 1,398.28	\$ 0.00
1999	003162	\$ 77,500	\$ 1,473.96	\$ 0.00	\$ 1,473.96	\$ 0.00
1998	003168	\$ 77,500	\$ 1,520.90	\$ 0.00	\$ 1,520.90	\$ 0.00
1997	003167	\$ 77,500	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

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8/29/2023

Enclosure 7
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A&H BUILDING & SUPPLY, INC.
 27471 467 STREET
 HUMPHREY NE 68642
 402 923-0875
 Fax: 402 923-0301



QUOTE

2304-044902

PAGE 1 OF 1

SOLD TO
BROCKHAUS, STEVE 54675 823 RD HUMPHREY NE 68642

JOB ADDRESS
BROCKHAUS, STEVE 54675 823 RD HUMPHREY NE 68642 402-920-3383

ACCOUNT	JOB
02144	0
CREATED ON	04/19/2023
EXPIRES ON	05/19/2023
BRANCH	1000
CUSTOMER PO#	410 OMAHA AVE
STATION	A4
CASHIER	CJ
SALESPERSON	
ORDER ENTRY	CJ
MODIFIED BY	

Thank you for your business!

Item	Description	D	Quantity	UNIT	Price	Per	Amount
128SR	1/2" 4 X 8 SHEETROCK		8	EACH	19.2500	EACH	154.00
24PC	2X4X82 5/8" SINCLAIR STUD		6	EACH	5.2000	EACH	31.20
JCS	62.20JOINT COMPOUND 5 GAL		1	EACH	34.5000	EACH	34.50
158RS	1 5/8" ROCK SCREWS		5	EACH	3.4900	EACH	17.45
4488179	31 10-1/4" DRYWALL TAPE		1	EACH	11.9900	EACH	11.99
FTL	FULL-TIME CONTRACTOR'S LABOR	N	40	EACH	50.0000	EACH	2,000.00
	DRYWALL REPAIR 410 OMAHA AVE NORFOLK, NE 68701						
Please let us know how we can further assist you!					Subtotal		2,249.14
					NES 7.50% Sales Tax		18.69
					Total		2,267.83

Buyer:

Signature

Czarnick Brothers Electric LLC.
 Po Box 541
 Humphrey, NE 68642 US
 +1 4029201711
 czarnickbrotherselectric@outlook.com

Estimate

ADDRESS
 Steve Brockhaus
 54675 823 Rd
 Humphrey, NE 68642

SHIP TO
 Steve Brockhaus
 54675 823 Rd
 Humphrey, NE 68642

ESTIMATE # DATE
 1126 04/20/2023

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	24/100 amp in qo	SQD QO124M100P	1	195.17	195.17
	12/100 indoor qo flush cover	SQD QOC12UF	1	24.26	24.26
	100 amp main meter	MMC U5168-XTL-100	1	450.22	450.22
	15 amp 1 pole qo afci		3	63.00	189.00
	20 amp gfci breaker	QO120GFICP 3674967	4	110.55	442.20
	12-2 romex	WIRE NM 12/2 WG 250	250	0.799	199.75
	14-2 romex	WIRE NM 14/2 WG 250 3691322	150	0.579	86.85
	1 gang nail on deep	PAS P1-22-R	25	1.12	28.00
	2 gang nail on	ALM 2302-NK	7	5.97	41.79
	15 amp duplex receptable 3E	LEV 5320	15	1.22	18.30
	dec 1 pole switch	LEV 5601-2W LEV 5601-2I LEV 5601-2T	5	3.24	16.20
	nutone fan light		1	79.65	79.65
	#3 thhn	WIRE THHN X 3 BLK CUTS	55	2.53	139.15
	ac disconnect	MEP U065P MEP U3802	1	26.681	26.68
	1 greenfield		4	2.32	9.28
	1/2 greenfield str con		2	1.30	2.60
	10-2 romex	WIRE NM 10/2 WG 250	25	1.66	41.50
	misc Parts	Small fittings. Short pieces of wire	1	125.00	125.00
	8' ground rod	CAD 611380	1	37.32	37.32
	BARE 6		40	0.78	31.20
	ground rod clamp	CAD CP58	2	3.78	7.56

DATE	ACTIVITY	DESCRIPTION	QTY	RATE	AMOUNT
	permit panel change out		1	125.00	125.00
	1 1/2 emt conduit	COND EMT 150	10	7.33	73.30
	1 1/2 emt weatherhead	BRT 1255	1	10.14	10.14
	1 1/2 midwest hub	MEP B15	1	26.76	26.76
	1 1/4 emt 2 hole clamp	MAD 1127	3	0.311	0.93
	1 1/2 emt comp conn	1 1/2 emt compression connector	1	3.35	3.35
	labor-Shannon		25	70.00	1,750.00

Please pay half of estimated cost at start of project. Remaining balance will be due upon completion.

TOTAL \$4,181.16

Date: 6-22-2023
Ruppert Plumbing L.L.C.
Estimate



Job: 410 Omaha Ave

Description	Total
Labor	\$4,675.00
Labor to cut and break concrete to move underfloor sewer lines for new bath, rough in above floor, set finish, pour concrete back	
Material	
PVC pipe and fittings, pex pipe and fittings, copper pipe and fittings, concrete mix	
American Standard Titan toilet	\$2,600.00
Delta 501 lav faucet Chrome	
Delta Lahara 17 series dual function shower trim Chrome	
Kohler sterling 4' 4 piece shower kit	

Looking forward to working with you!	Total
	\$7,275.00

VOLKMAN PLUMBING & HEATING, INC.

211 S 3rd Street
Norfolk, NE 68701

PH: 402-371-0316
FX: 402-371-2841

June 8, 2023

Steve & Amy Brockhaus
Hometown Apartments LLC
54675 823rd Road
Humphrey, NE 68642

RE: 410 W Omaha Avenue

We propose to furnish the necessary material and labor to install a Aker by Maax shower – Model KDS32 with a Delta valve/trim, relocate the existing stool and lavatory, relocate and install a new 40 gallon electric water heater, break up the floor/replace for re-piping for the new configuration complete with all necessary piping for the sum of:

\$ 10,456.00

Thank you for the opportunity to quote this work for you. Please feel free to contact the office if you have any questions.

Sincerely,



Aaron Volkman
AV/do/brockhaus

Second Choice Plumber

Summery

House Value

Certified House Appraisal	\$48000
County Assessor Value (6 houses no land)	\$152328
Insurance Value	\$45000
Purchase Price	\$425,000

House Damage

Insurance Company (replacement cost)	\$15,900
Insurance Company (Actual cash value damage)	\$10,900

Contractors

A & H Building and Supply	\$2267.83
Czarnick Brothers Electric	\$4181.16
Ruppert Plumbing	\$7275.00
	<hr/>
	\$13723.99

Property Details- 410 W Omaha Ave



410 W Omaha Ave Norfolk, NE 68701

Borrower: Steve Brockhaus

Appraised Value: \$48,000

Appraisal Date: 02/01/2023

Assignment Type: Market Value

Product: GPRES2

Loan Type: -

Appraiser Name: Andrew N White

Lender: Steve Brockhaus

Lender Address: -

Neighborhood: South Central Norfolk

Sale Price: \$0

Prior Date: 07/21/2022

Prior Price: \$425,000

From: camassappraisal@ptcnet.n...

To: stbrock0168@gmail.com

Uploaded On: 2/10/2023 1:07:46 PM, CST

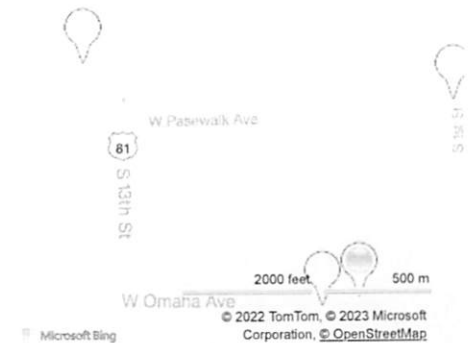
Available Until: 05/11/2023

Docs

Click the PDF button below to download the printable PDF. The report delivered isn't supported by MISMO XML.

PDF

Comps



History

2/10/2023 1:07:46 PM CST
Appraisal Uploaded by camassappraisal@ptcnet.net

Certified appraisal by Camass Appraisal Inc.
2-1-2023

Borrower	Steve Brockhaus	File No.	0006755
Property Address	410 W Omaha Ave		
City	Norfolk	County	Madison
		State	NE
Lender/Client	Steve Brockhaus	Zip Code	68701

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APPRAISAL OF REAL PROPERTY



LOCATED AT

410 W Omaha Ave
Norfolk, NE 68701

Tax Lots SW1/4 SE1/4 27-24-1 to the City of Norfolk, Part of the E1/2 of Tax Lot 2

FOR

Steve Brockhaus
54675 823 Rd
Humphrey, NE 68642

OPINION OF VALUE

48,000

AS OF

12/20/2022

BY

Andrew N White
CAMASS Appraisal Inc.
85253 549th Ave
Pierce, NE 68767-5000
(402) 329-4450
camassappraisal@ptcnet.net

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	410 W Omaha Ave
	Legal Description	Tax Lots SW1/4 SE1/4 27-24-1 to the City of Norfolk, Part of the E1/2 of Tax Lot 2
	City	Norfolk
	County	Madison
	State	NE
	Zip Code	68701
	Census Tract	9610.00
	Map Reference	35740
PRICE & DATE	Contract Price	\$ n/a
	Date of Contract	
PARTIES	Borrower	Steve Brockhaus
	Lender/Client	Steve Brockhaus
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	502
	Price per Square Foot	\$
	Location	Urban/Busy Street
	Age	72
	Condition	Average
	Total Rooms	3
	Bedrooms	1
	Baths	1.0
APPRAISER	Appraiser	Andrew N White
	Effective Date of Appraisal	12/20/2022
VALUE	Opinion of Value	\$ 48,000

File No.: 0006755


Enclosure 7
Page 23 of 39

File No.: 0006755

8/29/2023

RESIDENTIAL APPRAISAL REPORT

File No.: 0006755

COST APPROACH	COST APPROACH TO VALUE (if developed)		The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations.			
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):		Land value is arrived at from an analysis	
	listings and lot sales in the subject's market area. The subject's neighborhood is nearly 100% developed with four lots selling within the last year. Lot sales range in price from \$13,000 to \$25,000. One lot is currently listed for sale within the subject's market area with asking price of \$35,000. These lots, as well as closed sales in competing neighborhoods, were utilized to arrive at the subject site value. The lower end of value was utilized based on the small site of the subject's site.			
	ESTIMATED	REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE
	Source of cost data:	Marshall and Swift Cost Handbook		DWELLING 502 Sq.Ft. @ \$ 120.00 = \$ 60,240
	Quality rating from cost service:	Fair	Effective date of cost data 12/2021	0 Sq.Ft. @ \$ = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):		Sq.Ft. @ \$ = \$	
	Figures for the cost approach are taken from the Marshall & Swift Residential Cost Handbook. No functional or locational inadequacies noted.		Sq.Ft. @ \$ = \$	
	INCOME APPROACH	Estimated Monthly Market Rent \$ 500		X Gross Rent Multiplier 100
Summary of Income Approach (including support for market rent and GRM): The income approach (GRM) provides potential purchasers/investors with the ability to estimate potential return on investment available from the subject property. Similar one bedroom homes typically rent for \$500-600. Homes with additional amenities, garages in particular, typically rent for an increased amount depending on number of garage stalls. Based on the subject's condition, number of bedrooms, amenities and information obtained from landlords, a gross rent multiplier of 100 was utilized.				
INDICATED VALUE BY COST APPROACH = \$ 48,162				
Estimated Remaining Economic Life (if required): 40 Years				
INDICATED VALUE BY INCOME APPROACH = \$ 50,000				
PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Planned Unit Development.				
Legal Name of Project:				
Describe common elements and recreational facilities:				
Indicated Value by: Sales Comparison Approach \$ 48,000 Cost Approach (if developed) \$ 48,162 Income Approach (if developed) \$ 50,000				
Final Reconciliation See attached addenda.				
RECONCILIATION	This appraisal is made <input checked="" type="checkbox"/> "as is", subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed. subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed. subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: This appraisal is completed "as is" before the fire on 12/20/2022 utilizing a hypothetical lot site.			
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.			
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 48,000 , as of: 12/20/2022 , which is the effective date of this appraisal.			
	If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.			
	A true and complete copy of this report contains 18 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.			
	Attached Exhibits:			
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input checked="" type="checkbox"/> Cost Addendum <input checked="" type="checkbox"/> Flood Addendum <input checked="" type="checkbox"/> Manuf. House Addendum <input checked="" type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input checked="" type="checkbox"/> License <input checked="" type="checkbox"/> Invoice			
	Client Contact: Steve Brockhaus		Client Name: Steve Brockhaus	
	E-Mail: stbrock0168@gmail.com		Address: 54675 823 Rd, Humphrey, NE 68642	
	APPRaiser		SUPERVISORY APPRAISER (if required) or CO-APPRaiser (if applicable)	
 Appraiser Name: Andrew N White Company: CAMASS Appraisal Inc. Phone: (402) 329-4450 Fax: (402) 329-4530 E-Mail: camassappraisal@ptcnet.net Date of Report (Signature): 02/10/2023 License or Certification #: CR290015 State: NE Designation: Certified Residential Appraiser Expiration Date of License or Certification: 12/31/2023 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 02/01/2023		Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____		

8/29/2023

Supplemental Addendum

File No. 0006755

Borrower	Steve Brockhaus				
Property Address	410 W Omaha Ave				
City	Norfolk	County	Madison	State	NE Zip Code 68701
Lender/Client	Steve Brockhaus				

• GP Residential: Market Area Description - Boundaries, Description and Market Conditions

The subject neighborhood is bounded by Norfolk Avenue to the North, Omaha Avenue to the South, Willow Street to the East and 13th Street to the West.

The subject is located in southeastern Norfolk. Norfolk is the largest city in Northeastern Nebraska having a population of about 23,516. There is on going construction in northwestern and northeastern Norfolk as the city continues to grow around the subject's neighborhood. Norfolk offers excellent employment opportunities for it's residents and surrounding bedroom communities.

The subject's neighborhood is located about one mile from the main shopping and employment centers in Norfolk. Pasewalk Avenue, Michigan Avenue, Norfolk Avenue and Omaha Avenue are all major thoroughfares connecting the subject's neighborhood to these areas in Norfolk.

Market conditions appear to be average at this time. In general, it appears most segments of the market are in a balanced stage with stable prices. Typical marketing time in the area appears to lie in the three to six month range. Typical seller concessions range from 0 to 3%.

• GP Residential: Description of the Improvements - Property Condition

According to the client, the subject property was damaged by a fire that took place on 12/20/2022. This appraisal is completed with 12/20/2022 as the effective date of the appraisal (before the fire) under the extraordinary assumption the subject was in fair to average condition. An interior and exterior inspection of the subject was made on 02/01/2023.

The exterior has a poured concrete foundation, vinyl siding, double hung windows, metal gutter/downspout and an asphalt shingle roof. The exterior has no additional amenities. The subject has two window air conditioning units. At the time of inspection there was no noticeable damage to the foundation, siding, windows, gutters/downspouts or roof.

The interior contains a living room, kitchen/dining area, one bedroom and a bathroom. At the time of inspection, much of what had been damaged by the fire had been removed (see interior photos). This appraisal is completed under the extraordinary assumption that the subject's interior and exterior were in fair to average condition before the fire.

• GP Residential: Site Description -

The site size is based on a hypothetical lot split utilizing the Madison County Assessor's website. For the purposes of this appraisal the subject's site size is estimated to be 25' x 75' = 1,875 sq ft. The highest and best use for the subject property is as a single family or multi-family residential lot.

• GP Residential: Sales Comparison Analysis - Summary of Sales Comparison Approach

Very few similar homes are listed for sale and sold each year in the subject's immediate neighborhood limiting sales data. Therefore the search for comparable sales was expanded in both time (back over two years) and distance (over 1/2 mile) to include the subject's entire defined market area. This expanded search revealed the three comparable sales utilized in this appraisal report.

Due to a lack of more recent sales it was necessary to utilize sales that took place over six months ago. All comparable sales required a 10% time adjustment. All comparables are located in the subject's defined market area, are competing properties and would be viewed similarly by most potential buyers. However, comparable sale two required a large downward location adjustment as it is not located on a busy street. No roads set barriers or act as a boundary between the subject and the comparable sales.

Site adjustments were made per square foot based on sales of vacant lots in the subject's defined market area. Typically no adjustment is necessary for effective age as this adjustment is reflected in differences in condition. Adjustments for condition are based on an exterior inspection from the street, realtors, the NMLS, County Assessor's Offices and a walk through when possible. All comparable sales are adjusted at \$1 per sq ft lot size, \$2,000 per bedroom, \$500 per plumbing fixture, \$25 per sq ft above grade, \$5 per sq ft below grade, \$2,000 for central air, \$100 per window air conditioning unit, \$5,000 per garage stall and \$1,000 per amenity.

Sales with the most recent sale dates and the most similar units of comparison (i.e.: location, site size, view, age, condition, room counts, gross living area, basement and basement finish, heating and cooling, functional utility, style, construction quality, etc.) were selected and compared with the subject. While there may have been many homes sold in the subject's neighborhood/market area in the past year, only sales which are considered to be competing sales by typical buyers are included in this appraisal report. The sales used in this report are the most similar sales and are considered to be competing properties with the subject. If any better sales had been available, which were also deemed competing properties with the subject, they would have been included in this appraisal report. Any other sales that have occurred in the subject's market area in the past year which were not included in this report were not used because they are not as similar of sales and/or they were not deemed to be competing properties with the subject.

Sources for sales include appraiser files, county records and the NMLS.
NMLS=Norfolk Multiple Listing Service.

• GP Residential: Reconciliation - Reconciliation and Final Value Conclusion

In the final reconciliation of value, both the sales comparison approach and cost approach were developed. The sales comparison approach was given the most weight in the final opinion of value and is supported by the cost approach. The income approach is not used due to a lack of data where houses similar to the subject are sold and being rented.

All of the comparable sales were given consideration in the final opinion of value with the most weight given to comparable sale one as it is the most recent sale of a similar home located on a busy street. Comparable sale two was given less weight as it required a large downward adjustment for location. Comparable sale three is located in the subject's immediate market area but was given less weight as it took place over two years ago. All comparable sales are similar in design, style, appeal, functional utility and are located in the subject's defined market area. No personal property was given any consideration in the final opinion of value.

The appraiser has performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. The appraiser has no current interest in the subject at present.

Borrower	Steve Brockhaus
Property Address	410 W Omaha Ave
City	Norfolk
Lender/Client	Steve Brockhaus
County	Madison
State	NE
Zip Code	68701

Subject Photo Page

Subject Front

410 W Omaha Ave

Sales Price

n/a

Gross Living Area

502

Total Rooms

3

Total Bedrooms

1

Total Bathrooms

1.0

Location

Urban/Busy Street

View

Street/Average

Site

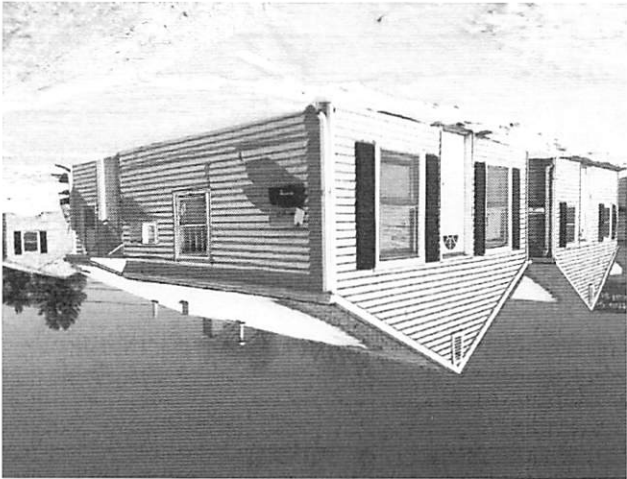
1,875 sf

Quality

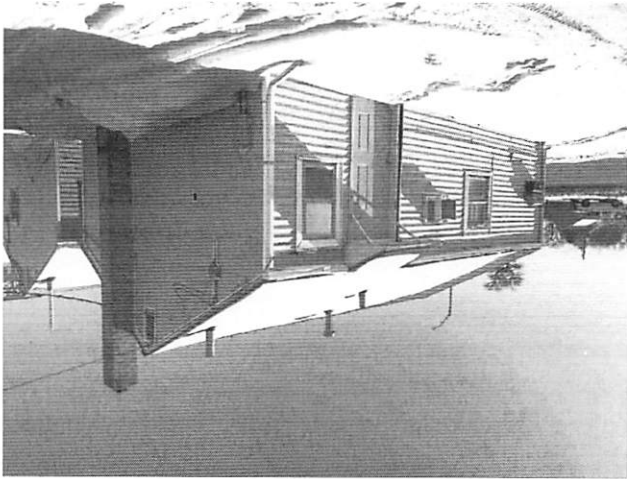
Average

Age

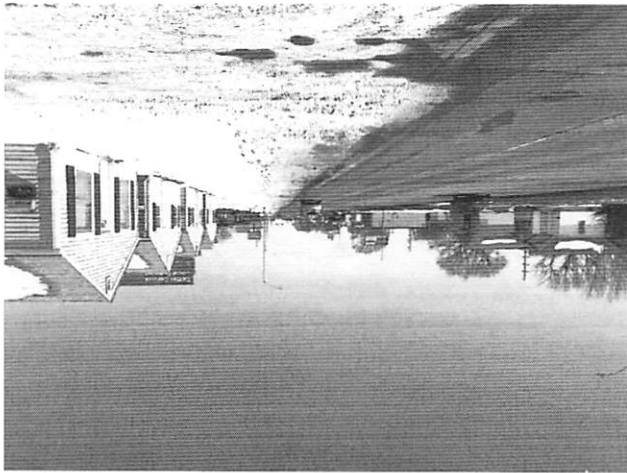
72



Subject Rear



Subject Street



Subject Photo Page

Borrower	Steve Brockhaus					
Property Address	410 W Omaha Ave					
City	Norfolk	County	Madison	State	NE	Zip Code 68701
Lender/Client	Steve Brockhaus					



Subject 2nd Front

410 W Omaha Ave
Sales Price n/a
Gross Living Area 502
Total Rooms 3
Total Bedrooms 1
Total Bathrooms 1.0
Location Urban/Busy Street
View Street/Average
Site 1,875 sf
Quality Average
Age 72



Subject 2nd Rear



Subject 2nd Street

Interior Photos

Borrower	Steve Brockhaus					
Property Address	410 W Omaha Ave					
City	Norfolk	County	Madison	State	NE	Zip Code 68701
Lender/Client	Steve Brockhaus					



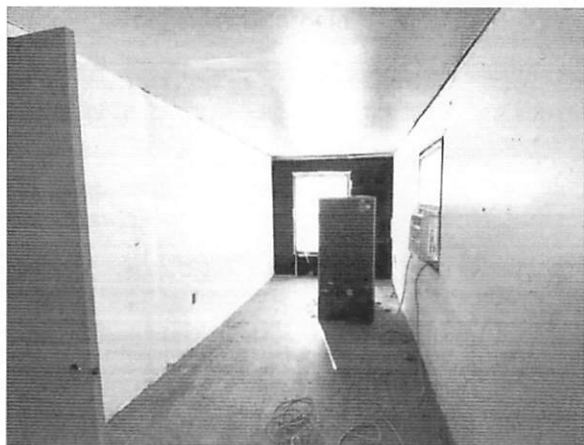
Bath



Kitchen



Living Room



Bedroom



Utility



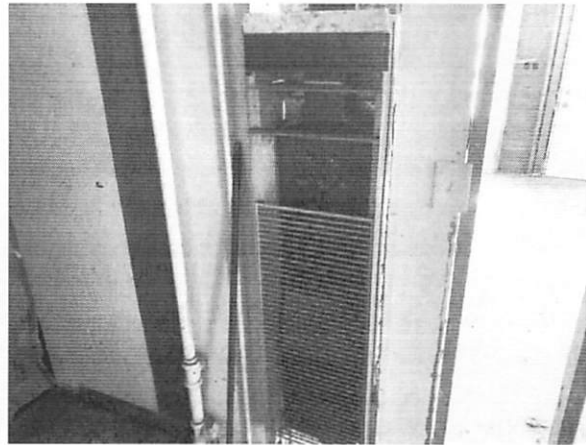
Ceiling

Interior Photos

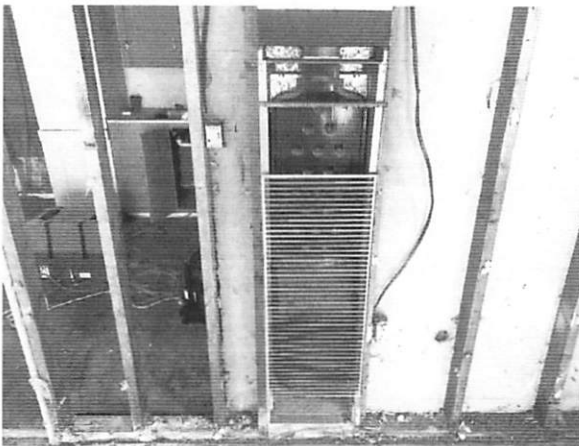
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Property Address	410 W Omaha Ave					
City	Norfolk	County	Madison	State	NE	Zip Code 68701
Lender/Client	Steve Brockhaus					



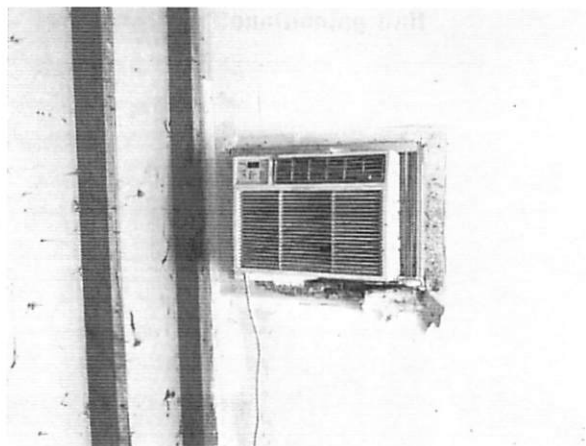
Kitchen Sink



Utility



Utility



Air Conditioning Unit



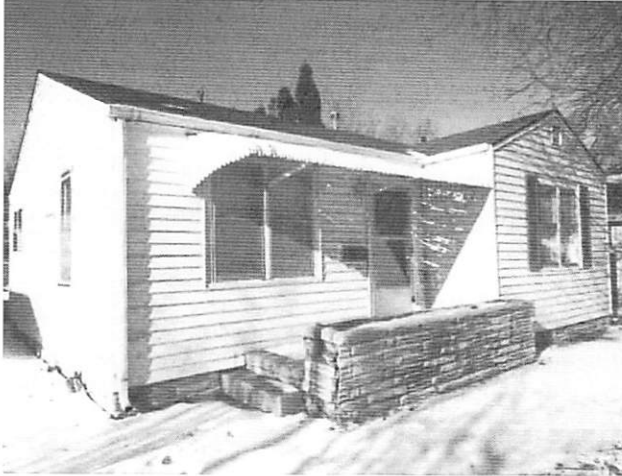
Fire Damaged Ceiling Removed



Living Room (2nd View)

Comparable Photo Page

Borrower	Steve Brockhaus				
Property Address	410 W Omaha Ave				
City	Norfolk	County	Madison	State	NE Zip Code 68701
Lender/Client	Steve Brockhaus				



Comparable 1

606 S 1st St
 Prox. to Subject 0.65 miles NE
 Sale Price 75,000
 Gross Living Area 776
 Total Rooms 5
 Total Bedrooms 2
 Total Bathrooms 1.1
 Location Urban/Busy Street
 View Street/Average
 Site 8900 sf
 Quality Average
 Age 67



Comparable 2

407 S 14th St
 Prox. to Subject 1.07 miles NW
 Sale Price 60,500
 Gross Living Area 432
 Total Rooms 3
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location Urban/Average
 View Street/Average
 Site 2064 sf
 Quality Average
 Age 71

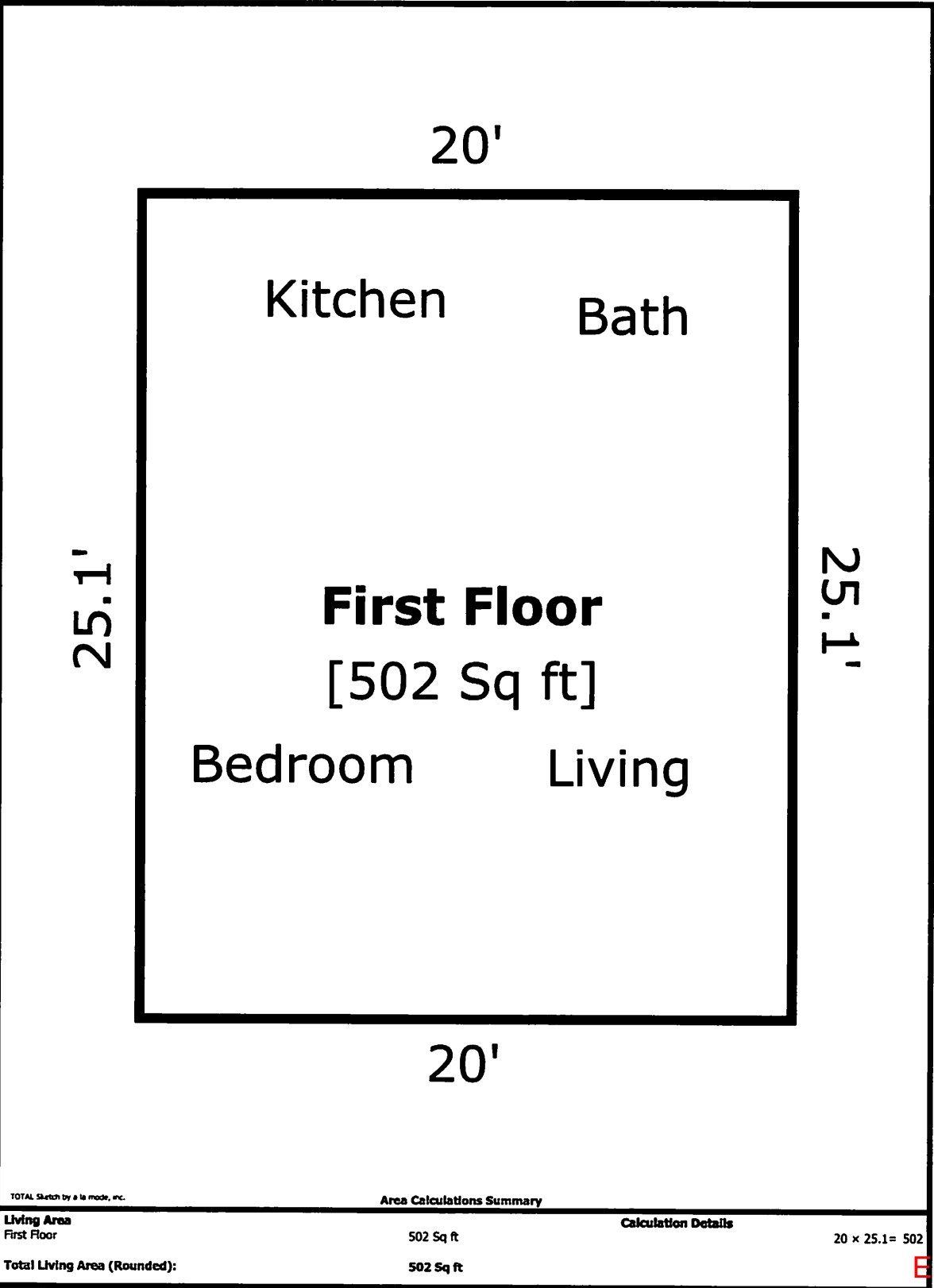


Comparable 3

509 W Omaha Ave
 Prox. to Subject 0.11 miles W
 Sale Price 45,200
 Gross Living Area 624
 Total Rooms 3
 Total Bedrooms 1
 Total Bathrooms 1.0
 Location Urban/Busy Street
 View Street/Average
 Site 7500 sf
 Quality Average
 Age 70

Building Sketch

Borrower	Steve Brockhaus						
Property Address	410 W Omaha Ave						
City	Norfolk	County	Madison	State	NE	Zip Code	68701
Lender/Client	Steve Brockhaus						



DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

* Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

ADDRESS OF PROPERTY ANALYZED:

410 W Omaha Ave, Norfolk, NE 68701

APPRAISER:Signature: 

Name: Andrew N White

Title: Certified Residential Appraiser

State Certification #: CR290015

or State License #:

State: NE Expiration Date of Certification or License: 12/31/2023

Date Signed: 02/10/2023

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

Title: _____

State Certification #: _____

or State License #: _____

State: _____ Expiration Date of Certification or License: _____

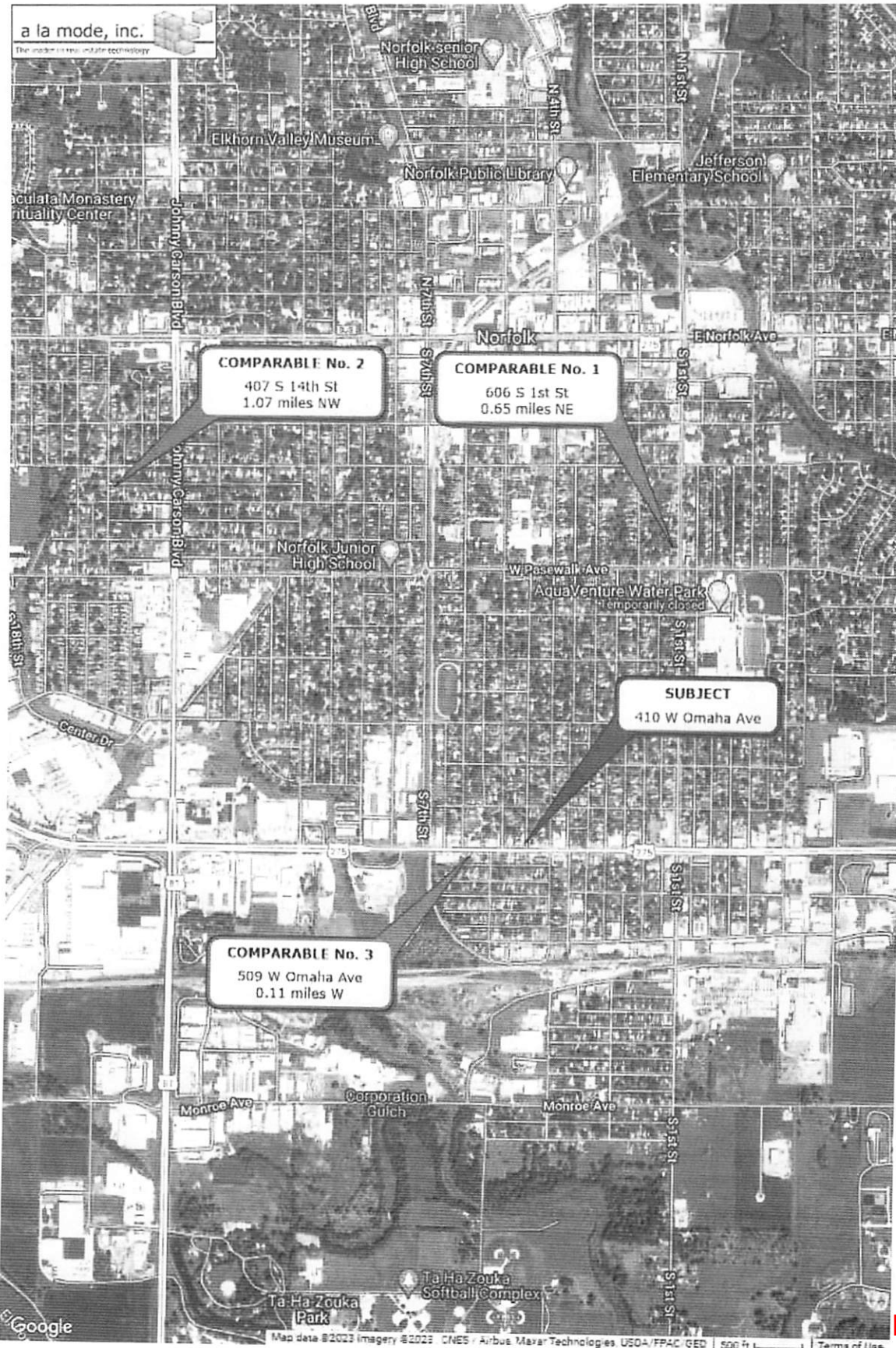
Date Signed: _____

☐ Did ☐ Did Not Inspect Property

8/29/2023

Location Map

Borrower	Steve Brockhaus				
Property Address	410 W Omaha Ave				
City	Norfolk	County	Madison	State	NE Zip Code 68701
Lender/Client	Steve Brockhaus				



Flood Map

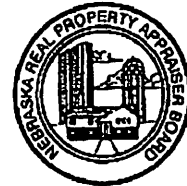
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Property Address	410 W Omaha Ave				
City	Norfolk	County	Madison	State	NE Zip Code 68701
Lender/Client	Steve Brockhaus				



8/29/2023

License

State of Nebraska
Real Property Appraiser Board



Hereby certifies that: ANDREW N WHITE

CAMASS APPRAISAL
85253 549 AVE
PIERCE, NE 68767-3506

Is credentialed in the State of Nebraska as a:

Certified Residential Real Property Appraiser

Holding credential number: CR290015

Effective Date: Jan 01, 2022 *Expiration Date:* Dec 31, 2023

Nebraska Real Property Appraiser Board Director:

A handwritten signature in black ink, reading "Tyler N. Kody", is written over a horizontal line.

All address changes, business or residence, must be reported to the Real Property Appraiser Board immediately.
This Credentialing Card is proof that such person is credentialed under the Real Property Appraiser Act unless credential has been canceled, surrendered, suspended, or revoked.

Nebraska Real Property Appraiser Board
301 Centennial Mall South, First Floor PO Box 94963
Lincoln, Nebraska 68509-4963
Phone: 402-471-9015 Fax: 402-471-9017 <https://appraiser.ne.gov/>

<i>Administrative Identification Number:</i>	9784-2022	<i>Registration Fee Paid:</i>	\$550.00
<i>Random Fingerprint Audit Program Fee Paid:</i>	\$10.00	<i>Federal Registry Fee Paid:</i>	\$80.00

FROM:		INVOICE																									
CAMASS Appraisal, Inc. 85253 549 Ave Pierce, NE 68767-3506 Telephone Number: (402) 329-4450 Fax Number: (402) 329-4450		<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="text-align: center;">INVOICE NUMBER</td></tr> <tr><td style="text-align: center;">0006755</td></tr> <tr><td style="text-align: center;">DATES</td></tr> <tr> <td style="width: 50%;">Invoice Date:</td> <td style="width: 50%;">02/10/2023</td> </tr> <tr> <td>Due Date:</td> <td></td> </tr> <tr><td style="text-align: center;">REFERENCE</td></tr> <tr> <td>Internal Order #:</td> <td>0006755</td> </tr> <tr> <td>Lender Case #:</td> <td></td> </tr> <tr> <td>Client File #:</td> <td>0006755</td> </tr> <tr> <td>FHA/VA Case #:</td> <td></td> </tr> <tr> <td>Main File # on form:</td> <td>0006755</td> </tr> <tr> <td>Other File # on form:</td> <td></td> </tr> <tr> <td>Federal Tax ID:</td> <td>20-4262835</td> </tr> <tr> <td>Employer ID:</td> <td></td> </tr> </table>		INVOICE NUMBER	0006755	DATES	Invoice Date:	02/10/2023	Due Date:		REFERENCE	Internal Order #:	0006755	Lender Case #:		Client File #:	0006755	FHA/VA Case #:		Main File # on form:	0006755	Other File # on form:		Federal Tax ID:	20-4262835	Employer ID:	
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Client File #:	0006755																										
FHA/VA Case #:																											
Main File # on form:	0006755																										
Other File # on form:																											
Federal Tax ID:	20-4262835																										
Employer ID:																											
TO: Steve Brockhaus Steve Brockhaus 54675 823 Rd Humphrey, NE 68642 E-Mail: Telephone Number: Fax Number: Alternate Number:																											
DESCRIPTION																											
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Legal Description: Tax Lots SW1/4 SE1/4 27-24-1 to the City of Norfolk, Part of the E1/2 of Tax Lot 2																											
FEES		AMOUNT																									
GP Residential Appraisal Report		800.00																									
SUBTOTAL		800.00																									
PAYMENTS		AMOUNT																									
Check #:	Date:	Description: Check received by mail. Thank you!	800.00																								
Check #:	Date:	Description:																									
Check #:	Date:	Description:																									
SUBTOTAL			800.00																								
TOTAL DUE			\$ 0																								

8/29/2023

NOTICE OF PUBLIC MEETING AND HEARING
CITY OF NORFOLK, NEBRASKA

NOTICE IS HEREBY GIVEN that a public meeting and hearing will be held to consider an appeal of the International Residential Code, 2018 Edition, as amended by the City of Norfolk to the Building Code Board of Appeals by Steven T. and Amy J. Brockhaus concerning the valuation and repair costs of the structure located at 410 W. Omaha Ave., Bldg. A, Norfolk, Nebraska. The property is described as follows:

The East One Half of Tax Lot Two Southwest Quarter Southeast Quarter Section 27, Township 24 North, Range 1 West of the 6th P.M., Madison County, Nebraska.

Building Code Board of Appeals members will meet on Tuesday, August 29, 2023 at 5:15 pm at the site located at 410 W. Omaha Ave., Bldg. A. After site visitation, the public hearing for this appeal will be held in the Training Room, 309 N. 5th Street, Norfolk, Nebraska at 6:00 pm.

Publish (August 18, 2023)

1 P.O.P.