

# CITY COUNCIL OVERSIGHT COMMITTEE MINUTES

February 19, 2015

The City Council Oversight Committee of the City of Norman, Cleveland County, State of Oklahoma, met at 5:00 p.m. in the City Council Conference Room on the 19th day of February, 2015, and notice and agenda of the meeting were posted in the Municipal Building at 201 West Gray 48 hours prior to the beginning of the meeting.

PRESENT: Councilmember Holman, Jungman, Williams, and  
Chairman Miller

ABSENT: None

OTHERS STAFF PRESENT: Mayor Cindy Rosenthal  
Councilmember Allison  
Councilmember Castleberry  
Mr. Jeff Bryant, City Attorney  
Ms. Susan Connors, Planning & Community  
Development Director  
Mr. Ken Danner, Subdivision Development Manager  
Ms. Jane Hudson, Principal Planner  
Mr. Terry Floyd, Development Coordinator  
Mr. Steve Lewis, City Manager  
Mr. Todd McLellan, Development Engineer  
Mr. Shawn O'Leary, Director of Public Works  
Mr. Scott Sturtz, City Engineer  
Ms. Kathryn Walker, Assistant City Attorney  
Ms. Karla Chapman, Administrative Technician III

OTHERS PRESENT: Ms. Tessa Breder, Chamber of Commerce  
Mr. Roger Gallagher, Concerned Citizen  
Mr. Harold Heiple, Attorney representing the Norman  
Developer's Council  
Ms. Erica Millar, Chamber of Commerce  
Mr. Sean Rieger, Attorney representing Builders  
Associations of South Central Oklahoma  
Mr. Bobby Stevens, Concerned Citizen  
Mr. John Woods, Chamber of Commerce

Item 1, being:

CONTINUED DISCUSSION REGARDING A POSSIBLE AMENDMENT TO THE NORMAN FLOODPLAIN ORDINANCE.

Chairman Miller said tonight's meeting will be a continued discussion regarding possible amendments to the Norman Floodplain Ordinance. She said on February 10, 2015, Council approved a land use change, zoning change, and preliminary plat (including proposed floodplain modifications) for Floodplain Permit #553 (Bishops Landing Project) and this particular floodplain application raised an issue with the current ordinance. Chairman Miller said concern was expressed by citizen members of the Floodplain Committee (FPC) and former Councilmember and Council FPC member Rachel Butler that the Bishop Landings Project exceeded the level of floodplain modifications the ordinance was intended to allow. Specifically, current ordinance language approach is a "no fill under any circumstance," despite the fact the applicant's proposal will benefit the community, improve floodplain, and remove prior impediments.

Item 1, continued:

Chairman Miller said this is an important and complex issue for public safety and felt it behooves all to be familiar with the topic. She said she wanted to make a statement before turning the meeting over to Staff; stating, that it had recently been pointed out to her that flood plain issues are philosophical issues and after some thinking she agreed. Chairman Miller said in the broad sense, flood plain issues are issues about safety, technology, and legalities, and are governed by mindsets and belief systems as well as “what is the right thing to do?” She felt the City needed to look for a continuum regarding the topic of the Floodplain Ordinance, i.e., if the City is thinking about amending the ordinance; 1) the City can choose to move one direction making the ordinance more environmentally cautious by keeping as much natural floodplain as possible and/or restrict building in the floodplain so that the City can minimize some of the risk OR 2) the City can choose to move in another direction by maximizing land use and construction in floodplain areas utilizing new technologies and engineering. She felt the City needed to decide where it wanted to be (regarding the continuum of the Floodplain Ordinance) in dealing with the floodplain issue and possible amendments.

Mr. Shawn O’Leary, Public Works Director, said Staff was directed to take comments from the January 22, 2015, Oversight Committee and provide additional amendment(s) to the City’s Floodplain Ordinance. He highlighted the National Flood Insurance Program (NFIP) which includes: Flood Hazard Identification (mapping); Floodplain Management (regulations such as building codes and zoning); and Flood Insurance (provision of reasonable priced insurance for property owners in participating communities. He said the Federal Emergency Management Agency (FEMA) agrees to make flood insurance available within a community when that community agrees to adopt and enforce floodplain management regulations. Mr. O’Leary said a floodplain permit is required for all new construction and substantial improvements proposed for a Flood Hazard Area. Floodplain permits are reviewed by a Floodplain Permit Review Committee and forwarded to Council for approval when necessary.

Mr. O’Leary highlighted the NFIP history in Norman as follows:

- July 8, 1975: The City of Norman joined the NFIP and adopted its first floodplain regulations; Section 22:429.1 of the Zoning Ordinance;
- November 1, 1979: Flood hazard areas of Norman, which are subject to periodic or occasional flooding during a one percent chance flood, i.e., 100-year flood, were identified by Norman’s first FEMA Flood Insurance Rate Map (FIRM) Flood Insurance Study (FIS) and the provisions of the Floodplain Ordinance are applied as an overlay district;
- Norman revised FIRM/FIS in August, 1987; January, 1999; September, 2008; and February, 2013; and
- Norman revised the Floodplain Ordinance: 1978, 1981, 1986, 1987, 1989, 1997, 2003, 2004, 2007, 2008, and 2013.

Mr. O’Leary said there are two (2) basic watersheds in Norman, Lake Thunderbird and Canadian River. He provided a Floodplain Map for the City of Norman depicting the two (2) watersheds, as well as the many urban water channels that are located in Norman, e.g., Ten Mile Flat Creek, Brookhaven Creek, Merkle Creek, Imhoff Creek, Bishop Creek, etc.

Mr. O’Leary highlighted approaches to Floodplain Management as follows:

- In 1975, Norman adopted Federal Emergency Management Agency (FEMA) minimum standards for inclusion in the National Flood Insurance Program (NFIP);
- In 2007, Norman implemented the No Adverse Impact (NAI) Regulatory Approach:
  - ✓ Approach endorsed by the Association of State Floodplain Managers – Norman is a member of the Association;
  - ✓ Goal is to ensure development in the floodplain will cause no harm to adjacent properties thereby reducing national flood losses;
  - ✓ Typically results in regulations that are more stringent than FEMA’s standards; and
- In 2011, Norman took a proactive approach and purchased flood prone properties in the floodplain.

Item 1, continued:

Mr. O'Leary provided the Committee with a summary of Norman's approach to Floodplain Regulation as follows:

- No Adverse Impact Regulatory Approach;
  - ✓ Structures at least 2 feet above the base flood elevation (BFE) - FEMA requires 1 foot;
  - ✓ Certification of no more than .05 feet rise in BFE on any adjacent property as a result of the proposed work, i.e., the proposed development must prove no rise;
  - ✓ Norman Engineering Design Criteria (EDC) - requires unimproved drainage ways left in a natural state be dedicated to the public and platted to include the floodplain width; prevents any and all drainage interferences, obstructions, blockages, or other adverse effects upon drainage, into, through, or out-of-property;
  - ✓ 2011: Adopted the Norman Storm Water Master Plan (SWMP) - Action Plan items include: water quality initiatives, FEMA map updates, easement acquisition, dam improvements, and low impact development (LID) design criteria;
  - ✓ Norman Water Quality Protection Zone (WQPZ) Ordinance – Stream buffers required in new developments in Lake Thunderbird watershed; and
  - ✓ June 2011: City purchased a block of flood prone properties in the floodway - recognized as a goal in the SWMP -intersection of Cockrel and Comanche: \$185,000 to purchase (foreclosure) and \$40,000 to clear it of structures.

Councilmember Williams asked what type of rain event would have to occur to cause a flood in Norman and Mr. O'Leary said seven (7) inches of rain in a 24 hour period. Mayor Rosenthal asked Staff to explain the "no more than .05 feet rise" in Base Flood Elevation (BFE) because it is a very important concept. Mr. O'Leary said the certification of "no rise" in BFE is a term that is used in the industry even though the regulatory language states .05 feet rise in BFE. He said there is not a zero (0) in floodplain management; therefore, the .05 feet is effectively "no-rise". Mr. O'Leary said whenever a development wants to do something in or adjacent to the floodplain, the developer must prove there is NO RISE in the BFE on the adjacent property as a result of that work. The proof the developer gives is an engineered calculation and/or engineered certificate.

Mayor Rosenthal said she was not at the February 10, 2015, Council meeting when the Bishops Landing Project was approved; however, as she understands, the project was allowed engineered calculations that show a two (2) foot rise above the property. She said she would like to make a point; she lives in a home close to Imhoff Creek and a two foot rise in the BFE would mean her entire first floor of her home will be flooded by an upstream development. Mayor Rosenthal said the importance of having a zero rise in the BFE is because hundreds of property owners, especially those living very close to urban channels/creeks, can be affected by a minuscule rise in the BFE. Mayor Rosenthal said if the City starts messing with the BFE it can be detrimental to homeowners.

Mr. O'Leary explained the Floodplain Permit (FPP) Committee process to include:

- FPP Committee hears all applications for Floodplain Permits;
- FPP Committee meets on an as needed basis on the first or third Monday of each month and shall post a public notice accordingly; and
- Property owners adjacent to a proposed development will be notified before a floodplain permit is issued.

If the FPP Committee denies the Floodplain Permit there is an appeals process. He said the applicant can appeal and request a variance by the Board of Adjustment, which may be granted in limited circumstances. Those limited circumstances include:

- New construction and substantial improvements on lots contiguous to and surrounded by lots with existing structures below BFE; and
- Reconstruction, repair, restoration or rehabilitation of historic structures if exception is the minimum necessary to preserve historic character.

Staff said no variances are granted in designated floodways if any increase in flood levels would result during the base flood discharge.

Item 1, continued:

Mr. O'Leary said the 2007 amendment to the Floodplain Ordinance required that two (2) members of the Board of Adjustment must successfully complete the Oklahoma Water Resources Board basic floodplain training, which is an eight (8) hour, one (1) day training session. Chairman Miller asked if Norman met this requirement and Staff said yes. He also noted that several members of the FPP Committee have taken a one week course and become certified flood plain managers.

Mr. O'Leary said there are special circumstances that require Council approval as follows:

- A modification of the floodplain that results in a change of ten percent (10%) or more in the width of the floodplain;
- The construction of a pond with a water surface area of five (5) acres or more;
- Any modification of the stream banks or flow line within the area that would be regulatory floodway whether that channel has a regulatory floodplain or not, unless the work is being done by the City of Norman staff as part of a routine maintenance activity.

Chairman Miller said the Bishops Landing Project was allowed to cut into the top of the creek since they were not doing anything to the stream corridor; however, the ordinance states no modification to the stream bank will be allowed. She said according to the ordinance, allowing the developer to cut into the top of the creek was a modification to the stream bank. Mr. O'Leary said that area of the ordinance may need to be improved and/or need more clarification.

Mr. O'Leary highlighted the FEMA Regulatory Map Amendments to include:

- Letter of Map Amendment (LOMA): very common and tend to be parcel by parcel
  - ✓ Correcting errors or mistakes
  - ✓ Applicant: City/Property owner
  - ✓ Must be supported by engineering studies
    - LOMA Process: for single lot, small corrections: Property owner sends letter to FEMA
    - LOMA Process for larger areas affecting multiple properties: Planning Commission and City Council, submission to FEMA, and FEMA Technical review.
- Letter of Map Revision (LOMR): (Example - Bishops Landing Project)
  - ✓ Development that modified the floodplain/floodway;
  - ✓ Applicant: City/Developer
  - ✓ Must be supported by engineering studies
    - LOMR Process: Floodplain Permit (conditioned on FEMA approval) (3 to 6 month process)
      - Advise FEMA if Community Administrator supports the request
    - Conditional Letter of Map Revision (CLOMR)
      - Advise FEMA if the development plan
      - If approved, then construction can begin
    - Planning Commission review and recommendation
    - City Council review and approval by adopting an ordinance.
    - Following FEMA review and approval of either a LOMA affecting multiple properties or a LOMR application, the City's Flood Hazard (FH) Overlay Zoning District must be amended by Ordinance per 22:429.1(3)

Councilmember Holman asked hypothetically, if the owner of the Bishops Landing Apartments decided to not sell the land, but instead demolish the buildings and not rebuild, would merely demolishing the buildings be a positive effect. Mr. O'Leary said yes, but the owner would make application for a demolition permit and erosion control would be a requirement of the demolition permit.

Mayor Rosenthal said the Staff's interpretation of the LOMA and LOMR processes are not consistent with what is currently in the ordinance and there is no distinction between LOMAs and LOMRs in the current ordinance. She said it is also not clear in the ordinance that the Planning Commission review comes after the FEMA approval as indicated by Staff. Mayor Rosenthal asked what advice was given to Council at the Council meeting regarding the Bishops Landing Project because she felt this was a gray area. Mr. Bryant said he did not give a legal analysis

Item 1, continued:

but rather Staff researched FEMA regulations, specifically the LOMA and LOMR processes; researched the City's current ordinance and tried to mesh the two.

Mr. Bryant said part of today's presentation is getting the Committee's and/or Council's recommendation as to whether more clarification was needed for Section 22:429.1(3) a, b, and c. He said a) refers to flood insurance maps that Council would adopt; b) establishing the Flood Hazard (FH) District as an overlay district in a zoning process which would have to be adopted by ordinance; and c) refers to amendments for the district boundaries, which would have to be done by ordinance since it would be a zoning overlay district.

Mr. Bryant said the paragraph under these sections explaining the roles of the Planning Commission and Council created a lot of confusion on applications such as the Bishops Landing project. He said typically a LOMR is done by the owner through the Floodplain Permit application process and had it not affected 10% of the width of the floodplain, as stated in the current ordinance, it would have never gone before Planning Commission and/or Council. Mr. Bryant said since the application did affect 10% of the width of the floodplain, there is another section that required the application to go before Council.

Mr. Bryant said Staff tried to make sense of this second paragraph and felt the way to give effect to all provisions of this ordinance was to liken it to a situation where the community would be requesting a LOMA. He said rather than being a development request to FEMA; the request would be looking at one or two panels of the flood hazard district map and requesting FEMA change the map due to errors. He said in order for the paragraph to make sense, Staff felt this is how to give FEMA the input that the community supported this type of change and that was the reasoning behind the advice given to Council. Mr. Bryant requested Council guidance if the intention (of the paragraph) is different or if it is Council's desire for Staff to do something different.

Councilmember Jungman said regardless what Council decides to do or have Staff to do, the flip-flopping on "what is intended" and "what is literal" needs to stop. He said an intention of the Citizen's Floodplain Permit (FPP) Committee was that the term structure was to apply to "smaller" structures; however, then Council was told that intention did not count. Mayor Rosenthal said she was a member on the Citizen's FPP Committee and there are no doubts that the intent was for single family homes (example: in the Ten-Mile Flats and similar areas) and not wanting to prohibit residents who owned acreage to be able to construct a home on it.

Chairman Miller said there is considerable consensus among citizen members, as well as past Councilmembers, who served on the Citizen's FPP Committee, as most have also stated the intent of the ordinance was for single family homes. Councilmember Holman says he understands the intent the past members are making, but the ordinance states "single structure" and does not state "single family residential unit." He said technically, Bishops Landing is a single large structure and Chairman Miller said that is the very point of this process. Chairman Miller said Council needs to determine whether the ordinance needs to be amended since its interpretation is unclear. Mr. O'Leary said he came to the City of Norman after this amended ordinance was approved, has since issued over 200 permits in the past eight (8) years, and this is the only permit to his knowledge that has had a lot of debate and controversy. He felt the Citizen's FPP Committee did a great job and the Floodplain ordinance has worked really well; however, occasional amendments and adjustments are typical and part of the process. Mayor Rosenthal said it is apparent the process needs to be delineated much more clearly so everyone is on the same page regarding how these amendments to the district boundaries are made. Councilmember Jungman said he would like to add language to the ordinance as to what is not allowed.

Mr. O'Leary highlighted the proposed Floodplain Ordinance amendment Section 22:429.1(b)(1) & (17) as follows:

- Clarify that projects that function to improve the floodplain in areas of risk may be considered;
- Clarify that projects that modify the floodplain for reclamation or redevelopment projects that reduce flood hazards by removing existing non-compliant development and/or which are designed to improve the function of the floodplain may be considered; and
- Clarify that projects that proposed modification of the floodplain to improve floodplain functioning and that will mitigate flood risk may be considered.

Item, 1 continued:

Staff highlighted points expressed at the January 22, 2015, Oversight Committee meeting to include:

- Marion Hutchison, former Citizen FPP Committee member, proposed language and the Committee members appeared to support “special case” projects that will improve the floodplain;
- Proposed “special case” language for 4(b)(1)(d) may be too broad and need further discussion; change “and/or” to “and”; not broad enough;
- Include reference to repair of public roads and bridges in current 4(b)(1)(b);
- Make “structure” plural in proposed 4(b)(1)(b) to provide for subdivision development as appropriate; and
- Process for Council consideration of permits described in proposed 4(b)(17)(iv) may need additional clarification.

Staff said additional issues that will need discussion and/or clarification include the following:

- This Committee is also discussing the Oil and Gas Well Ordinance and propose to include a Stream Planning Corridors Section; if so, then the Floodplain Ordinance will also need to be changed as follows:
- Section 22:429.1 4(d): insert (i) and renumber to (ii) to (iv):
  - (i) no floodplain permits shall be issued shall be issued for oil and gas wells proposed to be located within a Stream Planning Corridor as defined in Chapter 19, Section 19-210(PP);
- Section 22:429.1 (3)(c) second paragraph
  - ✓ Second paragraph of (c) recently created confusion;
  - ✓ Appears to be applicable to a LOMA process where no development is occurring;
  - ✓ With no topographical changes, there is no requirement for a Floodplain Permit;
  - ✓ Process when LOMA affects multiple properties in the community via Planning Commission and Council; and
  - ✓ Proposed Revision: 1) designate that paragraph as “(d) LOMA Process” and 2) Re-letter current “(d)” to “(e)”.

Councilmember Williams felt the proposed verbiage “and/or” in Section 22:429.1 4 (b)(1)(d) should only be “and.” Mr. Bryant said the intent was/is that the verbiage “and” implies to everything and the verbiage “or” implies one or the other. Mayor Rosenthal agreed and said furthermore, there should also be a benchmark standard for the “beneficial improvements” because by what measure do we agree that something is better/beneficial? Chairman Miller wondered if the proposed language was specific enough to ensure No Adverse Impact (NAI) and Mr. Bryant said the NAI is already stated in the City’s Engineering Guidelines. He said this additional language will not relieve the developer of complying with the Engineering Guidelines requirement.

Councilmember Williams said Section 22:429.1 4 (b)(1) was a statement and wondered whether it needed to be in the ordinance and Staff said Mr. Hutchison proposed this language at the January 22, 2015, Oversight Committee meeting. Councilmember Williams felt the proposed language is redundant and Councilmembers Castleberry and Jungman agreed. Mayor Rosenthal felt the proposed language applies to the general principles that are currently not listed in the ordinance. She said the intent of this language is to provide for an opportunity to re-develop and improve areas that currently have restrictions and allow re-development going forward to occur under clear and concise conditions without creating conditions that are problematic downstream.

Councilmember Jungman felt there are two goals that need to be reached during these discussions: 1) make the floodplain permit process more clear and 2) determine what is and what is not allowed in the floodplain. He said the proposed amendments to the Floodplain Permit ordinance do neither of these.

Mayor Rosenthal said maybe there needs to be a re-development section in the Floodplain Ordinance. Councilmember Jungman felt engineering solutions are appropriate for most areas in the City; however, they are not as appropriate for areas such as the Ten Mile Flats area. Councilmember Miller said the City needs a way to address these issues and allow improvements to floodplain areas.

Item 1, continued:

Councilmember Allison asked if certain rules/regulations should be created that would apply only to certain areas of the City where floodplains are already developed, i.e., core area, urban service area, etc., and Mayor Rosenthal, Chairman Miller, and Councilmember Jungman agreed. Councilmember Jungman said there should be rules for floodplain areas that are currently developed as well as rules that would apply for undeveloped land and Chairman Miller said developed and undeveloped areas should be defined in the ordinance. Mayor Rosenthal said as development continues, non-compliant circumstances will need to be addressed.

Chairman Miller said she is concerned about the proposal to make the verbiage “structure” plural in Section 22:429.1(b)(1)(a) because it could raise the questions of *how many* structures and Councilmember Jungman agreed, stating the proposal would make the number of structures unlimited. Councilmember Castleberry felt it would not matter if more than one structure was built, just as long as they are built properly. Chairman Miller said the point of a Floodplain Ordinance discourages such practice and Mayor Rosenthal agreed stating that doing so would increase the flooding for everyone and put houses at risk. Mayor Rosenthal stated the natural floodway is the preferred floodway and she felt the construction that has been allowed in the Ten Mile Flat area resulted in people losing their homes, as well as, the City and County spending a lot of money to rescue people.

Mr. O’Leary said Staff has had many conversations regarding the notion of new developments/subdivisions being constructed in the floodplain areas and Staff cannot think of a single development that has filled the floodplain for any lots in the last eight (8) years. He said there have been a dozen or more developments that have constructed subdivision *up to* the floodplain areas, but developers have been very thoughtful not to construct the lots and/or buildings *in* the floodplain. Councilmember Jungman said he would not want the proposed amendment to change this statement or amend the practice and Mayor Rosenthal said prior to the last floodplain ordinance amendment there are several areas allowed to develop/construct in the floodplain, e.g., Arbor Lakes and Cambridge Additions, which has caused problems and have the potential to be very costly to the City. Councilmember Castleberry felt the flood ways are not properly maintained for Arbor Lakes and Cambridge Additions and stated the storage capacity is not present anymore due to natural fill which has been addressed in the Storm Water Master Plan (SWMP); however, the areas should be maintained until they are done according to the SWMP.

Councilmember Jungman agreed that engineering can be effective and the City should take advantage of re-development; however, he felt it would not be effective to engineer outlying areas that are already functioning floodplains to something that is not any better.

Mayor Rosenthal requested alternative language from Legal Staff and felt more clarification of the amendments was needed before debating the proposed ordinance. Chairman Miller felt, even with different philosophies and mindsets, if everyone keeps working together and respecting one another’s opinions the right proposal will be done for the community.

Mr. Harold Heiple, Attorney representing the Norman Developer’s Council (NDC), said the 200+ floodplain permits issued by Staff have proved that subsections (a), (b), and (c) of the current Floodplain Ordinance do not need to be amended. He felt the proposed language for subsection (d) is acceptable because it basically what Council did under the Bishops Landing project. Mr. Heiple said a main concern he has is the statement made at the beginning of the meeting regarding if the Floodplain Ordinance is amended the City will need to either move toward environmentally sensitive conditions or maximizing land use and construction and the issue with that statement is there is no middle ground.

Chairman Miller said her exact word was “cautious” and Councilmember Jungman agreed, stating Chairman Miller precisely said “there is infinite middle ground.” Mr. Heiple did not want to rush to judgment in getting this proposal scheduled as an agenda item before all considerations are considered to include public input and Chairman Miller stated there would not be a rush to judgment.

Item 1, continued:

Mr. Sean Rieger, Attorney representing Builders Associations of South Central Oklahoma (BASCO), said a lot of comments tonight spoke to the “intent” of the Floodplain Ordinance and he said all that matters is the “written word”; therefore, going to people to find out the “intent” would not/should not have to occur. He felt if the Citizen’s Floodplain Committee intended the ordinance to be for single-family residential – that is not what was written or adopted – therefore, their intent does not matter. Mr. Rieger said if the proposal now is to include single-family residential structures, it would significantly change the current ordinance.

Mr. Rieger said regarding the comment made at the beginning of the meeting regarding maximizing land use, that developers are criticized all the time for using the land. He said a lot of people speak of land efficiency and felt if a solution can be engineered that can efficiently use the land in a way that causes no harm then why would the City want to regulate and/or prohibit that? Mr. Rieger requested the Committee heed to the FEMA standards “the goal is to ensure development in floodplain will cause no harm or no adverse impact,” because the goal is not to prohibit fill or development in floodplains, the goal is to ensure that it causes no harm. He said the City should allow development if engineers it create a way that makes property better.

Mr. Bobby Stevens, concerned citizen, said he picked up on a few comments during the meeting that are not legal terms, i.e., spirit and intent. He felt debating the intent of the ordinance would not be needed if it had been more clear in the beginning. Mr. Stevens said one person’s intent is different than other person’s intent.

Chairman Miller requested Staff to work on the proposed language and bring back to the March, 2015 Oversight Committee meeting.

Items submitted for the record

1. Memorandum dated February 16, 2015, from Shawn O’Leary, Director of Public Works, to Members of the Council Oversight Committee
2. Proposed Ordinance Amendments to Section 22:429.1 Flood Hazard District
3. PowerPoint Presentation entitled “Proposed Norman Flood Plain Ordinance,” Council Oversight Committee, presented by Shawn O’Leary, Director of Public Works, (Norman Flood Plain Administrator), dated February 19, 2015
4. National Flood Insurance Program, Answers to Questions About the NFIP, FEMA F-084/March 2011

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MISCELLANEOUS PUBLIC COMMENTS.

None.

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ADJOURNMENT.

The meeting adjourned at 6:21 p.m.

ATTEST:

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City Clerk

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Mayor