



CITY OF NORMAN, OK CITY COUNCIL STUDY SESSION

**Municipal Building, Executive Conference Room, 201 West Gray, Norman,
OK 73069**

Tuesday, August 05, 2025 at 5:30 PM

MINUTES

The City Council Study Session of the City of Norman, Cleveland County, State of Oklahoma, met in Study Session in the Executive Conference Room in the Municipal Building, on Tuesday, August 05, 2025 at 5:30 PM, and notice of the agenda of the meeting was posted at the Norman Municipal Building at 201 West Gray and on the City website at least 24 hours prior to the beginning of the meeting.

CALL TO ORDER

PRESENT

Mayor Stephen T. Holman
Councilmember Ward 1 David Gandesbery
Councilmember Ward 3 Bree Montoya
Councilmember Ward 4 Helen Grant
Councilmember Ward 5 Michael Nash
Councilmember Ward 6 Joshua Hinkle
Councilmember Ward 8 Scott Dixon

ABSENT

Councilmember Ward 2 Matthew Peacock
Councilmember Ward 7 Kimberly Blodgett

AGENDA ITEMS

1. DISCUSSION REGARDING THE FEDERAL EMERGENCY MANAGEMENT AGENCY'S (FEMA) COMMUNITY RATING SYSTEM AND FLOOD INSURANCE.

Mr. Scott Sturtz, Director of Public Works, presented an overview of the City's participation in the Federal Emergency Management Agency (FEMA) Community Rating System (CRS) and National Flood Insurance Program (NFIP). He explained that the purpose of this required presentation is to maintain compliance with FEMA's Community Rating System, which affects flood insurance premiums for Norman property owners.

Mr. Sturtz began by outlining the basic concepts of floodplains and floodways, noting how floodplains provide space for water to flow during significant rainfall events. He clarified that a "regulatory floodplain" refers to land with at least a one percent or greater chance of flooding in any given year, commonly known as the "100-year floodplain." He also reviewed local maps indicating major floodplain areas throughout Norman, including Ten Mile Flats,

the Canadian River, Brookhaven Creek, Merkel Creek, Bishop Creek, Imhoff Creek, and Little River.

Mr. Sturtz described the City's floodplain management efforts, emphasizing that the goal is to reduce flood risk through zoning, building code enforcement, and floodplain ordinances. Norman's floodplain regulations exceed FEMA's minimum requirements, with stricter standards for construction in both floodways and flood fringe areas. The City of Norman participates in the National Flood Insurance Program (NFIP), which provides access to affordable, federally backed flood insurance. Norman has been an NFIP participant for many years, enabling property owners to obtain flood insurance that might otherwise be difficult or costly to acquire.

Community Rating System (CRS):

Mr. Sturtz explained that Norman's participation in the CRS, an incentive program within the NFIP, rewards communities that go above FEMA's minimum floodplain management standards. Norman currently holds a Class 6 rating, which provides a 20% insurance premium reduction for properties within the floodplain and a 10% reduction for properties outside of it. He noted that Tulsa is the only Class 1 community in Oklahoma, which provides a 45% discount to its residents. Norman's class ranking is based on 19 credited activities in four categories:

1. Public information
2. Mapping and regulations
3. Flood damage reduction
4. Warning and response activities

Norman earns points for higher regulatory standards, public outreach, and acquisition of flood-prone properties. The City has also earned credit for acquiring and removing structures from flood-prone areas, such as properties on Lahoma Street, converting them back to open natural areas. Mr. Sturtz reported that Norman recently underwent a CRS verification audit. The City expects to maintain its Class 6 rating; however, additional projects such as a future flood warning system could potentially move Norman to Class 5.

Flood Insurance Coverage Data:

Mr. Sturtz presented data comparing flood insurance participation between 2020 and 2025.

- In 2020, there were 489 flood insurance policies in Norman.
- In 2025, that number declined to 251 policies, nearly half the previous total.

Of the 863 structures located within the flood hazard area, only 64 currently carry flood insurance—a participation rate of 7%. The average coverage per policy increased slightly, reflecting rising property values. Mr. Sturtz noted that the decline may be attributed to economic factors, mortgage completion, or a shift from NFIP coverage to private insurance carriers.

Item 1, continued:

Council Discussion:

Mayor Holman asked if a comparison could be provided showing how Norman's CRS class compares with other peer cities in Oklahoma. Mr. Sturtz agreed to provide that information to the City Clerk's office for Council review. Councilmember Hinkle asked whether it would be cheaper for residents in Tulsa (a Class 1 city) to obtain flood insurance compared to Norman residents due to stormwater mitigation efforts. Mr. Sturtz confirmed that Tulsa residents receive a 45% premium reduction, while Norman residents currently receive a 20% reduction under the CRS program. Councilmember Hinkle suggested analyzing which of the 863 flood-prone properties still have active mortgages, noting that mortgage holders typically require flood insurance. Mr. Darrel Pyle, City Manager, stated that matching mortgage data with flood zone data could reveal opportunities to increase flood insurance coverage and improve community resilience. Mr. Sturtz responded that the City could potentially cross-reference mortgage information through public county records to identify properties with or without current mortgage requirements. Council discussed the importance of continued data collection, outreach, and education efforts to increase participation in flood insurance programs. City staff also noted the City's strict "no build" policy in floodways, with limited allowances for reconstruction of existing structures on the same footprint. Staff described FEMA's inspection rigor, noting that FEMA officials often verify local floodplain permits on-site, including small projects, to ensure compliance.

Mr. Sturtz concluded the presentation by reiterating that this annual review is a required component of maintaining the City's CRS points. He thanked Council for their attention and invited additional questions or suggestions for improving flood insurance coverage awareness among residents.

Council received the report and expressed consensus to:

- Continue participation in the FEMA Community Rating System and maintain the City's Class 6 rating.
- Explore opportunities to increase community flood insurance participation through data matching and outreach.
- Request comparative CRS rankings for peer cities in Oklahoma.
- Support staff efforts to pursue potential improvements in floodplain management and explore future projects, such as a flood warning system, to enhance the City's CRS score.

ADJOURNMENT

The Meeting was Adjourned at 6:10 p.m.

ATTEST:

City Clerk

Mayor Stephen T Holman