

CITY OF NORMAN, OK FLOODPLAIN PERMIT COMMITTEE MEETING

Development Center, Conference Room B, 225 N. Webster Avenue, Norman, OK 73069

Monday, May 15, 2023 at 3:30 PM

AGENDA

It is the policy of the City of Norman that no person or groups of persons shall on the grounds of race, color, religion, ancestry, national origin, age, place of birth, sex, sexual orientation, gender identity or expression, familial status, marital status, including marriage to a person of the same sex, disability, retaliation, or genetic information, be excluded from participation in, be denied the benefits of, or otherwise subjected to discrimination in employment activities or in all programs, services, or activities administered by the City, its recipients, sub-recipients, and contractors. In the event of any comments, complaints, modifications, accommodations, alternative formats, and auxiliary aids and services regarding accessibility or inclusion, please contact the ADA Technician at 405-366-5424, Relay Service: 711. To better serve you, five (5) business days' advance notice is preferred.

ROLL CALL

MINUTES

1. Approval of minutes from the May 1, 2023 meeting.

ACTION ITEMS

- 2. Floodplain Application No. 671 This permit is for the construction of a private road off of Rock Creek Road approximately 1700 feet east of 60th Ave NW in the 10-Mile Flat Creek Floodplain.
- 3. Floodplain Application No. 672 This permit is for a house remodel located at 216 South Lahoma Ave. The project will be in the Imhoff Creek Floodplain.

MISCELLANEOUS COMMENTS

The filing deadline for application submittals for the June 5, 2023 meeting is Wednesday, May 17, 2023.

ADJOURNMENT



CITY OF NORMAN, OR FLOODPLAIN PERMIT COMMITTEE MEETING

Development Center, Conference Room B, 225 N. Webster Avenue,

Norman, OK 73069 Monday, May 1, 2023 at 3:30 PM

MINUTES

ROLL CALL

The meeting was called to order by Mr. Scott Sturtz at 3:30 p.m. Roll was called and five members were present, two were absent. Present members included Ken Danner, Scott Sturtz, Jane Hudson, Sherri Stansel, and Bill Scanlon. Others in attendance included, Todd McLellan, Development Engineer; Amy Shepard, Management Analyst; Jeremy Miller, Johnson & Associates; Lollie Lenker, resident.

MINUTES

1. Approval of minutes from the April 17, 2023 meeting

Mr. Sturtz called for a motion to approve the minutes from the meeting of April 17, 2023. The motion was made by Mr. Ken Danner, and seconded by Bill Scanlon. The minutes were approved 5-0.

ACTION ITEMS

2. Floodplain Permit No. 639 Amended

Mr. Sturtz asked Mr. Todd McLellan to present the staff report. Mr. McLellan said this amended Floodplain Permit application is for the installation of an in ground swimming pool at the property located at 5425 West Rock Creek Road. Mr. McLellan said Floodplain Permit #639 for a new house and barn at this location was issued by the Floodplain Permit on October 18, 2021 and the swimming pool was not part of the original application.

Mr. McLellan said the applicant is currently building a new, approximately 4,800 sq. ft. twostory house, an approximately 3,000 sq. ft. barn, gravel/concrete driveway, septic system, and water well. In addition the applicant plans on installing an 18 inch corrugated metal pipe in the drive approach off of West Rock Creek Road. The proposed structures, driveway, septic system, and water well will be located entirely within the 10 Mile Flat Creek floodplain. A 40 ft by 20 ft in ground swimming pool will also be constructed on the north side of the house.

Mr. McLellan said the swimming pool deck will be constructed at the same elevation as the back patio. Mr. McLellan said the pool will be constructed within the existing fill envelope that was created during house pad construction and no additional fill is needed beyond what has already been placed during house pad construction.

Mr. McLellan reviewed plans and aerial maps of the project location provided to members in their packets. Mr. McLellan said one of the site plan documents appeared to have the incorrect location of the barn structure but the original site plan included in the packet was the correct location.

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Mr. McLellan confirmed all ordinance requirements have been met and said staff recommend amended Floodplain Permit Application No. 639 be approved.

Mr. Sturtz asked for comments or additions from the Applicant or Engineer. Mr. Jeremy Miller said the staff report was thorough and the Applicant will follow the original conditions of Floodplain Permit 639 by submitting As-built drawings. Mr. Ken Danner asked where the fill will be placed that is removed for the pool. Mr. Miller said he thinks it will just be spread out since it was already covered by the previous application. Mr. Sturtz asked for additional questions by the committee or any public comments.

Hearing none, Mr. Sturtz called for a motion to approve. Ms. Jane Hudson motioned to approve amended Floodplain Application No. 639. Ms. Lora Hoggatt seconded the motion. The committee voted to approve the application 5-0.

MISCELLANEOUS COMMENTS

3. The Floodplain Committee meeting on May 15, 2023 will have 1-2 applications.

ADJOURNMENT

Mr. Sturtz called for a motion to adjourn. Mr. Scanlon motioned to adjourn and was seconded by Ms. Lora Hoggat. The motion was approved 5-0. The meeting adjourned at 3:37 p.m.

Passed and approved this _____ day of _____, 2023

City of Norman Floodplain Administrator, Shawn O'Leary

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Item 2.

ITEM: Floodplain Permit application is for the construction of a private road on the north side of West Rock Creek Road in the 10 Mile Flat Creek Floodplain.

BACKGROUND:

APPLICANT: Derek Harris ENGINEER: Jason Emmett, P.E., Cedar Creek

The applicant is currently going through the Norman Rural Certificate of Survey process to subdivide approximately 115 acres on the north side of West Rock Creek Road between 48th Ave NW and 60th Ave NW in the 10 Mile Flat Creek floodplain. The 115 acres will be subdivided into four 20 acre tracts and one 35 acre tract. The name of the proposed subdivision is Golden Valley.

Norman's subdivision regulations require that a 20 ft. wide private road be constructed to provide access to the tracts. The road will be approximately 3200 ft. long with 18 inch culverts installed at the intersection with West Rock Creek Road and approximately 2650 ft. north of West Rock Creek Road.

The applicant will use most of the material excavated from the bar ditches to construct the road and crown. Approximately 1250 cubic yards of rock will be placed on the road for the required 6 inch rock driving surface. This will require that 1250 cubic yards of material be hauled off and placed outside the floodplain to provide the necessary compensatory storage. This material will be stockpiled on Tract 5 out of the floodplain.

Since portions of the road surface will be located at or below the BFE, the City of Norman cannot guarantee that citizens located on tracts served by the road will be evacuated during a flooding emergency.

STAFF ANALYSIS:

Site located in Little River Basin or its Tributaries? yes $no \checkmark$

According to the DFIRM, the vast majority of the new road will be in the 10 Mile Flat Creek floodplain Zone AE. The BFE along the planned road route will vary from 1128.0 to 1129.5 ft.

Applicable Ordi	nance Sections:	Subject Area:
36-533	(e)(2)(a)	Fill Restrictions in the Floodplain
	(e)(2)(e)	. Compensatory storage
	(f)(3)(8)	. No Rise Considerations

(e)(2)(a) and (e)(2)(e) Fill Restrictions in the Floodplain and Compensatory Storage – The use of fill in the floodplain is restricted. However, the placement of fill is allowed to elevate structures and construct drives and roads providing access to the structures. Approximately 1250 cubic yards of rock will be placed on the road for the required 6 inch rock driving surface. This will require that 1250 cubic yards of material be hauled off and placed outside the floodplain to provide the necessary compensatory storage.

(f)(3)(8) No Rise Considerations – For proposed development within any flood hazard area (except for those designated as regulatory floodways), certification that a rise of no more than 0.05 ft. will occur in the BFE on any adjacent property as a result of the proposed work must be provided. For proposed development within a regulatory floodway, certification of no increase in the BFE is required. The engineer has certified that the project will not cause a rise in the BFE which meets this ordinance requirement.

RECOMMENDATION: Staff recommends that Floodplain Permit Application #671 be approved.

ACTION TAKEN:

SUBMITTED ELECTRONICHUN 4/12/23

ltem 2.



City of Norman

Floodplain Permit No. 671

Floodplain Permit Application

Building Permit No.

Date 4-12-23

FLOODPLAIN PERMIT APPLICATION (\$100.00 Application Fee Required)

SECTION 1: GENERAL PROVISIONS (APPLICANT to read and sign):

- 1. No work may start until a permit is issued.
- 2. The permit may be revoked if any false statements are made herein.
- 3. If revoked, all work must cease until permit is re-issued.
- 4. Development shall not be used or occupied until a Certificate of Occupancy is issued.
- 5. The permit will expire if no work is commenced within 2 years of issuance.
- 6. Applicant is hereby informed that other permits may be required to fulfill local, state and federal regulatory requirements and must be included with this floodplain permit application.
- 7. Applicant hereby gives consent to the City of Norman or his/her representative to access the property to make reasonable inspections required to verify compliance.
- 8. The following floodplain modifications require approval by the City Council:
 - (a) A modification of the floodplain that results in a change of ten percent (10%) or more in the width of the floodplain.
 - (b) The construction of a pond with a water surface area of 5 acres or more.
 - (c) Any modifications of the stream banks or flow line within the area that would be regulatory floodway whether or not that channel has a regulatory floodplain, unless the work is being done by the City of Norman staff as part of a routine maintenance activity.

9. All supporting documentation required by this application is required along with the permit fee by the submittal deadline. Late or incomplete applications will not be accepted.

10. I, THE APPLICANT, CERTIFY THAT ALL STATEMENTS HEREIN AND IN ATTACHMENTS TO THIS APPLICATION ARE, TO THE BEST OF MY KNOWLEDGE, TRUE AND ACCURATE.

SECTION 2: PROPOSED DEVELOPMENT (To be completed by APPLICANT.)

APPLICANT: Derek Harris	ADDRESS: 11912 N. PENN OKC, OK 73120
TELEPHONE: <u>405.863.9984</u>	SIGNATURE: Profin
BUILDER:	ADDRESS:
TELEPHONE:	SIGNATURE:
ENGINEER: <u>Jason Councile</u> TELEPHONE: <u>405. 406, 4622</u>	ADDRESS: 119/2 N. PENN OKC, OK 73120 SIGNATURE:

PROJECT LOCATION

To avoid delay in processing the application, please provide enough information to easily identify the project location. Provide the street address, subdivision addition, lot number or legal description (attach) and, outside urban areas, the distance to the nearest intersecting road or well known landmark. A sketch attached to this application showing the project location would be helpful.

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DESCRIPTION OF WORK (Check all applicable boxes): A. STRUCTURAL DEVELOPMENT

ACTIVITY STRUCTURE TYPE

New Structure	Residential (1-4 Family)
□ Addition	Residential (More than 4 Family)
□ Alteration	□ Non-Residential (Flood proofing? □ Yes)
□ Relocation	□ Combined Use (Residential & Commercial)
Demolition	□ Manufactured (Mobile) Home
□ Replacement	□ In Manufactured Home Park? □ Yes

ESTIMATED COST OF PROJECT \$ 100,000 Work that involves substantial damage/substantial improvement requires detailed cost estimates and an appraisal of the structure that is being improved.

B. OTHER DEVELOPMENT ACTIVITIES:

- □ Fill □ Mining □ Drilling 🛛 Grading
- Excavation (Beyond the minimum for Structural Development)
- U Watercourse Alteration (Including Dredging and Channel Modifications)
- Drainage Improvements (Including Culvert Work) 🖪 Road, Street or Bridge Construction
- □ Subdivision (New or Expansion) □ Individual Water or Sewer System

In addition to items A. and B. provide a complete and detailed description of proposed work (failure to provide this item will be cause for the application to be rejected by staff). Attach additional sheets if necessary.

The con	struction	of	golden	Valley	road	to	provide	access	to	
holden	Valley	Forms	provel	Cos.			/			

C. ATTACHMENTS WHICH ARE REQUIRED WITH EVERY APPLICATION:

The applicant must submit the documents listed below before the application can be processed. If the requested document is not relevant to the project scope, please check the Not Applicable box and provide explanation.

- A. Plans drawn to scale showing the nature, location, dimensions, and elevation of the lot, existing or proposed structures, fill, storage of materials, flood proofing measures, and the relationship of the above to the location of the channel, floodway, and the regulatory flood-protection elevation.
- B. A typical valley cross-section showing the channel of the stream, elevation of land areas adjoining each side of the channel, cross-sectional areas to be occupied by the proposed development, and high-water information.
 - Not Applicable:
- C. Subdivision or other development plans (If the subdivision or other developments exceeds 50 lots or 5 acres, whichever is the lesser, the applicant <u>must</u> provide 100-year flood elevations if they are not otherwise available).

D Not Applicable: 100 year floodplane shown Attached on COS

D. Plans (surface view) showing elevations or contours of the ground; pertinent structure, fill, or storage elevations; size, location, and spatial arrangement of all proposed and existing structures on the site; location and elevations of streets, water supply, sanitary facilities; photographs showing existing land uses and vegetation upstream and downstream, soil types and other pertinent information.

Not Applicable: Plans for road are attached M

E. A profile showing the slope of the bottom of the channel or flow line of the stream.

Not Applicable:

F. Elevation (in relation to mean sea level) of the lowest floor (including basement) of all new and substantially improved structures.

M Not Applicable:

G. Description of the extent to which any watercourse or natural drainage will be altered or relocated as a result of proposed development.

Not Applicable:

- H. For proposed development within any flood hazard area (except for those areas designated as regulatory floodways), certification that a rise of no more than five hundredths of a foot (0.05') will occur on any adjacent property in the base flood elevation as a result of the proposed work. For proposed development within a designated regulatory floodway, certification of no increase in flood levels within the community during the occurrence of the base flood discharge as a result of the proposed work. All certifications shall be signed and sealed by a Registered Professional Engineer licensed to practice in the State of Oklahoma.
- I. A certified list of names and addresses of all record property owners within a three hundred fifty (350) foot radius of the exterior boundary of the subject property not to exceed 100 feet laterally from the Special Flood Hazard Area. The radius to be extended by increments of one hundred (100) linear feet until the list of property owners includes not less than fifteen (15) individual property owners of separate parcels or until a maximum radius of one thousand (1,000) feet has been reached.
- J. A copy of all other applicable local, state, and federal permits (i.e. U.S. Army Corps of Engineers 404 permit, etc).

After completing SECTION 2, APPLICANT should submit form to Permit Staff for review.

SECTION 3: FLOODPLAIN DETERMINATION (To be completed by Permit Staff.)

The proposed development is located on FIRM Panel No.: 0.170 J, Dated: 1-15-210260 J

The Proposed Development:

□ Is NOT located in a Special Flood Hazard Area

(Notify the applicant that the application review is complete and NO FLOODPLAIN PERMIT IS REQUIRED).

Is located in a Special Flood Hazard Area.

□ The proposed development is located in a floodway.

□ 100-Year flood elevation at the site is $\frac{1128.010}{1129.5}$ Ft. NGVD (MSL) □ Unavailable

See Section 4 for additional instructions.

and M Mh Lellon DATE: 5-8-23 SIGNED:

SECTION 4: ADDITIONAL INFORMATION REQUIRED (To be completed by Permit Staff.)

*

1.5 1.0

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The applicant must also submit the documents checked below before the application can be processed.

	Flood proofing protection level (non-residential only structures applicant must attach certification from re		
	Certification from a registered engineer that the pro increase in the height of the 100-year flood (Base F supporting this finding must also be submitted.		
Ľ	Certification from a registered engineer that the prop increase of no more than 0.05 feet in the height of th and calculations supporting this finding must also be	e 100-year flo	n a regulatory flood plain will result in an od (Base Flood Elevation). A copy of all data
	All other applicable federal, state, and local permits	have been obta	ained.
	Other:		
01			
	ECTION 5: PERMIT DETERMINATION (To be c ne proposed activity: (A) [] <u>Is;</u> (B) [] <u>Is Not</u> in confor		
Se	ection 429.1. The permit is issued subject to the condit	ions attached	to and made part of this permit.
SI	GNED:	DATE:	
	BOX A is checked, the Floodplain committee chairma	-	-
ma	BOX B is checked, the Floodplain committee chairma ay revise and resubmit an application to the Floodplain djustment.	n will provide committee or	a written summary of deficiencies. Applicant may request a hearing from the Board of
APPE	ALS: Appealed to Board of Adjustment: Hearing date:	🗆 Yes	🗆 No
	Board of Adjustment Decision - Approved:	□ Yes	□ No
Condit	tions:		
100 - 100 -			

<u>SECTION 6: AS-BUILT ELEVATIONS (To be submitted by APPLICANT before Certificate of Occupancy is issued.)</u>

1. FEMA Elevation Certificate and/or

1 . 1 1

2. FEMA Floodproofing Certificate

NOTE: The completed certificate will be reviewed by staff for completeness and accuracy. If any deficiencies are found it will be returned to the applicant for revision. A Certificate of Occupancy for the structure will not be issued until an Elevation and /or Floodproofing Certificate has been accepted by the City.



Golden Valley Private Road



Legend Flood Hazard Zone (2021) 1% Chance Floodplain Floodway

The City of Norman assumes no responsibility for errors or omissions in the information presented.

1 inch = 600 feet

Floodplain Permit Application For Golden Valley Road

April 24, 2023 Revised May 8, 2023

Proposed Construction of Golden Valley Road W. Rock Creek Road, S16 T9N R3W Norman, OK

PROJECT DESCRIPTION

Golden Valley Subdivision located north of W. Rock Creek Road between NW 48th and NW 60th Ave is proposed to be served by a private rural road that extends north approximately 3200 feet through the FEMA 100 year flood zone.

The installation of an 18" culvert is proposed in the W. Rock Creek Road ROW bar ditch, to provide relief to the bar ditch that carries the stormwater runoff from W. Rock Creek Road. This culvert matches the size of the direct downstream culvert located approximately 700' west of this proposed road. There is an additional 18" culvert proposed approximately 2650' north of W. Rock Creek Road to provide additional flow from one side of the road to the other. Refer to civil design plans for exact location.

The owner wishes to use the proposed bar ditches along either side of the proposed private rural road as compensatory storage for the crown of the subgrade of the road. 62 cubic feet of subgrade will be excavated and compacted on the crown of the road per 1 foot of road. There is an import of 1250 cubic yards of rock required for a 6" gravel road. There will be a required haul off of existing material of 1250 cubic yards.

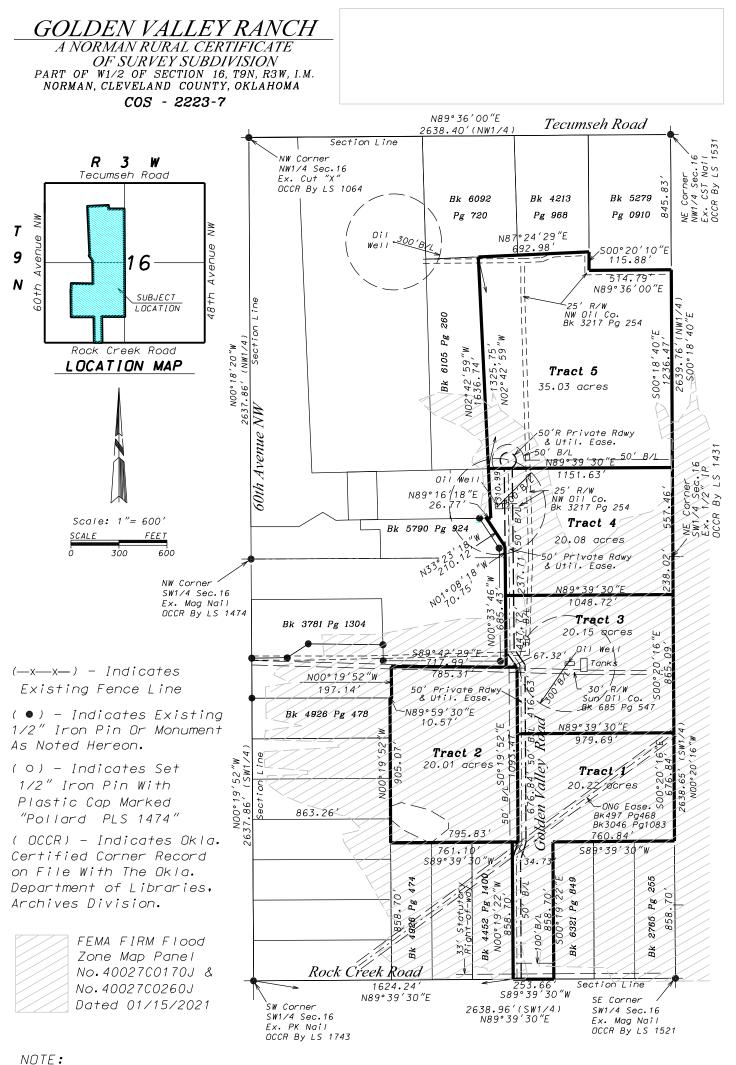
There will be no rise in BFE due to the balance of existing soil and proposed rock.

Attachments:

- Proposed Certificate of Survey for Golden Valley Subdivision (5)
- Proposed Cross Section of the Private Rural Road (1)
- Design plans for the Private Rural Road (3)
- FEMA FIRM Map (2)

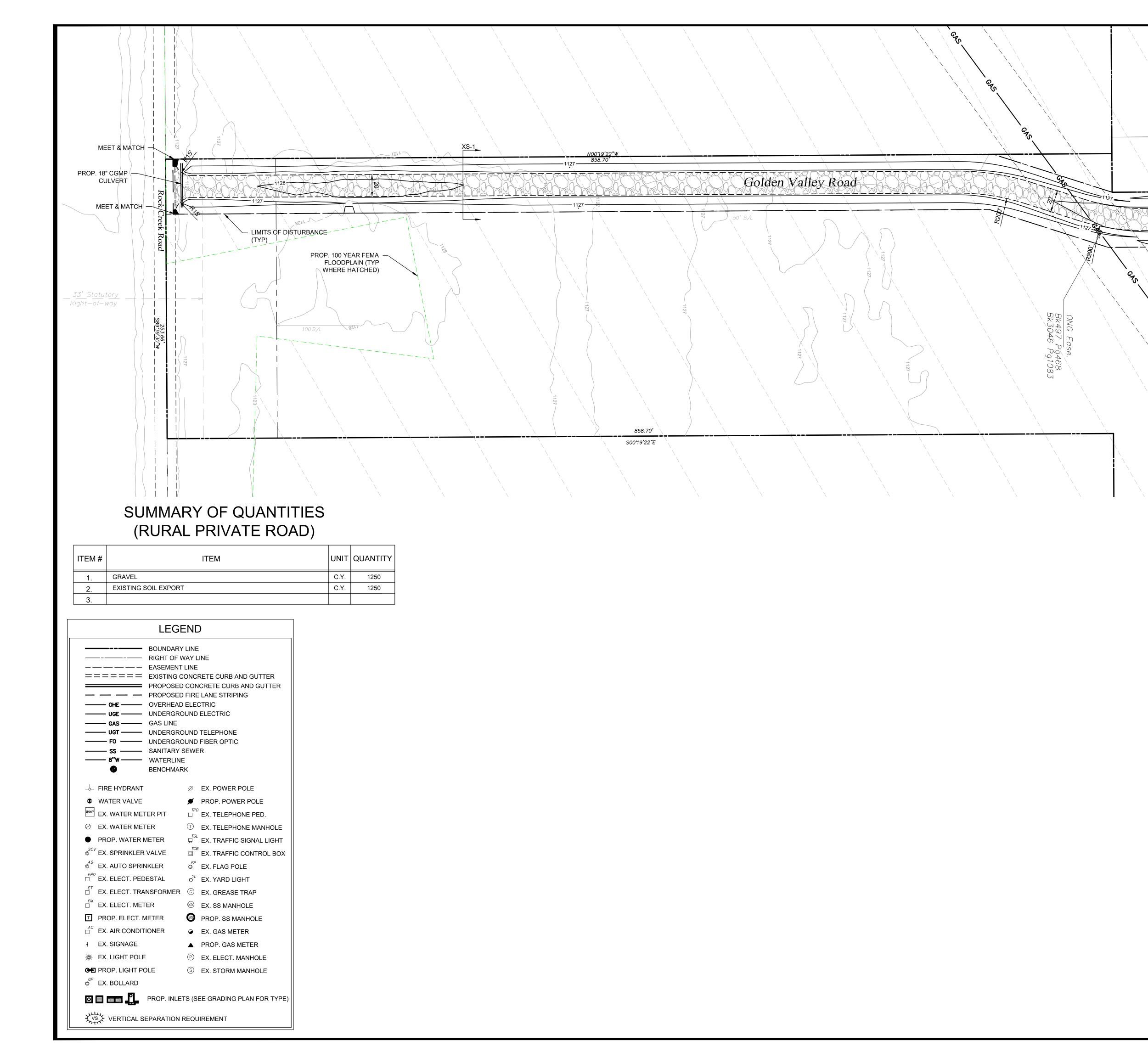


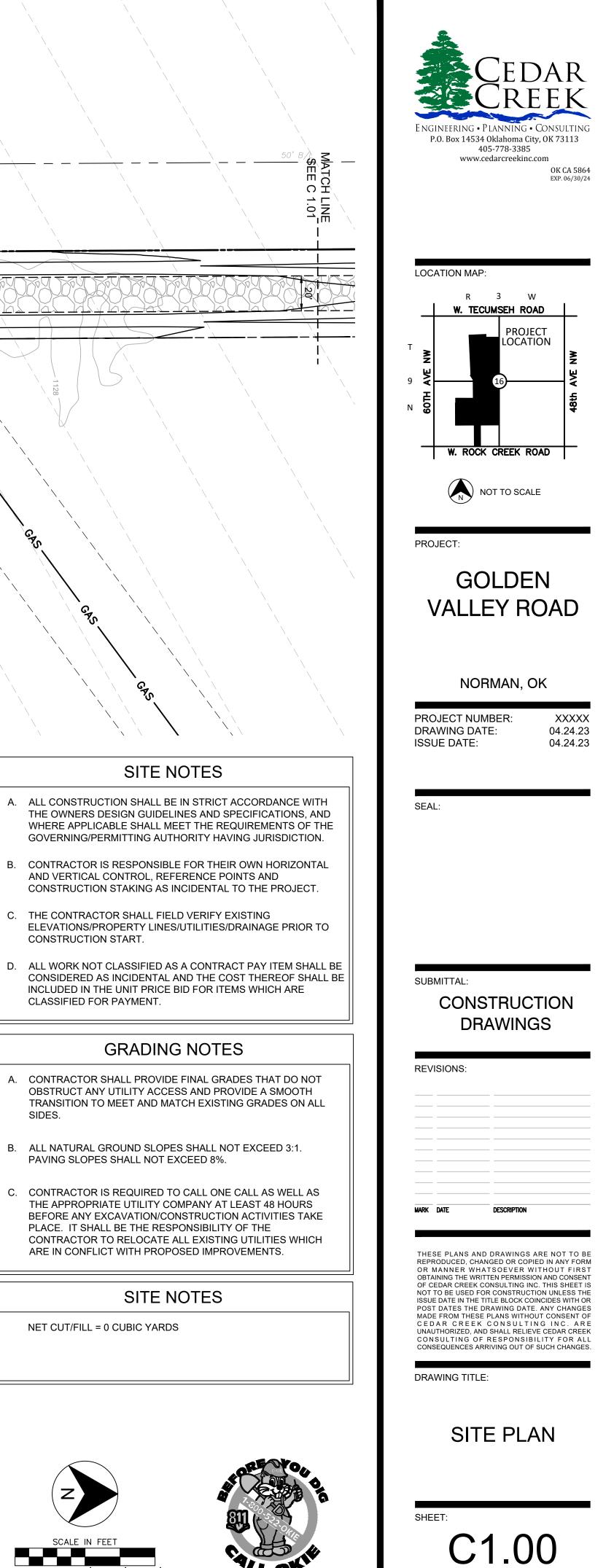
Jason Emmett, PE



Bearings shown are based on a Deed Bearing of N89°39'30"E between existing monuments on the South line of the SW1/4 of Section 16, T9N, R3W, I.M., Norman Cleveland County, Oklahoma.

POLLARD & WHITED SURVEYING, INC. Certificate of Survey Part W1/2 of Section 16, T9N, R3W, IM				
	Norman, Cleveland Cou	inty, Oklahoma		
CA 2380 exp.6-30-23 405-366-0001 Off. timepwsurveying.com	March 9, 2023 16-9n3w.dgn	Drawn By:T.Pollard Sheet 1 of 4		





SCALE IN FEET

NET CUT/FILL = 0 CUBIC YARDS

CONSTRUCTION START.

CLASSIFIED FOR PAYMENT.

SIDES.



ltem 2.

(TYP)

LIMITS OF DISTURBANCE

S0*19'52"E

1093.47

Golden Valley Road

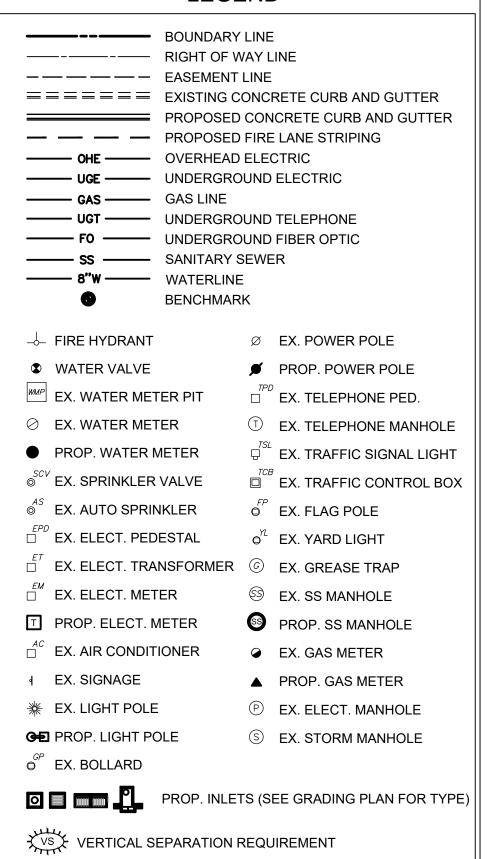
SUMMARY OF QUANTITIES (RURAL PRIVATE ROAD)

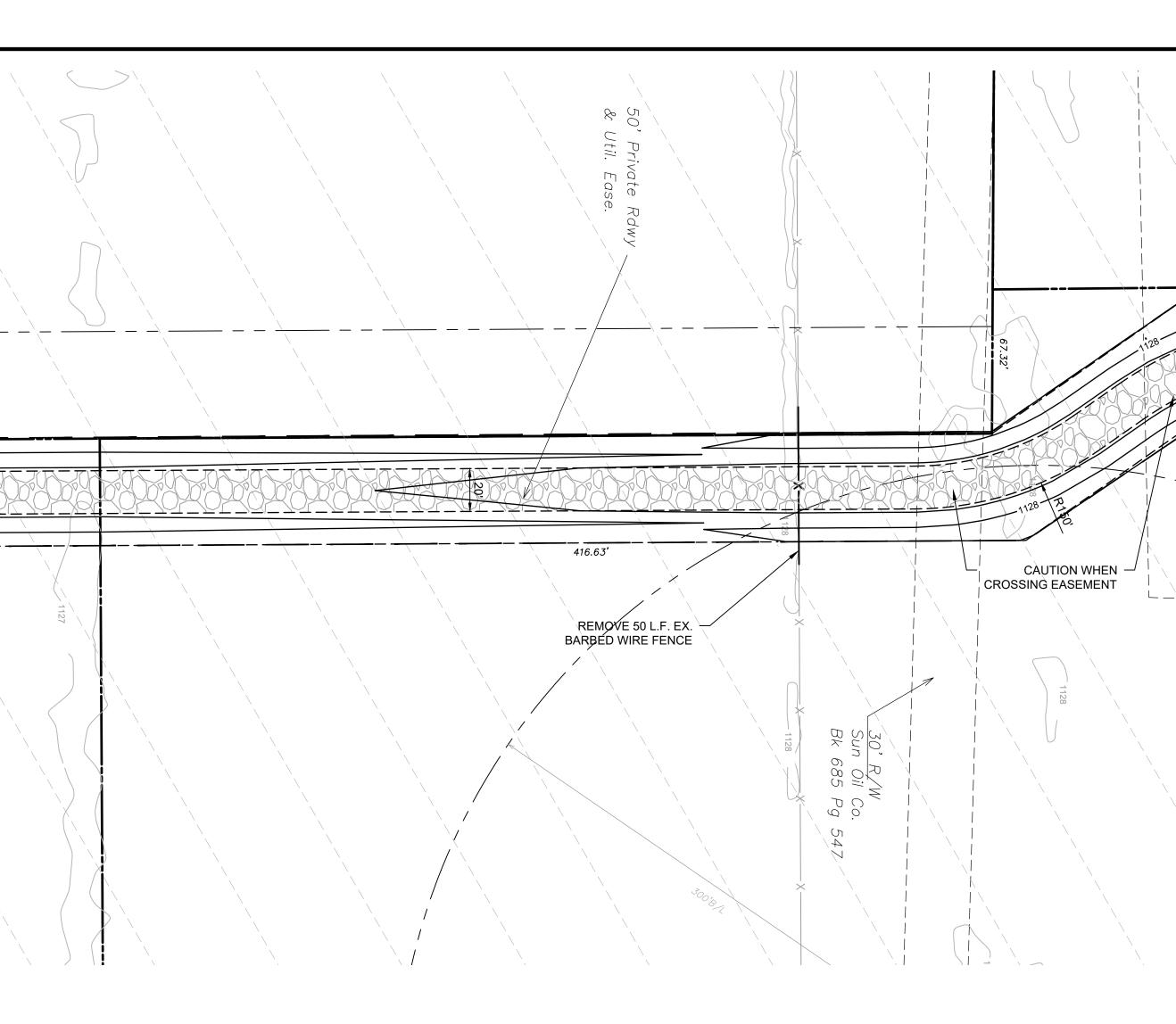
ITEM #	ITEM	UNIT	QUANTITY
1.	6" ODOT TRAFFIC BOUND SURFACE COURSE	C.Y.	1250
2.	EXISTING SOIL EXPORT	C.Y.	1250
3.			

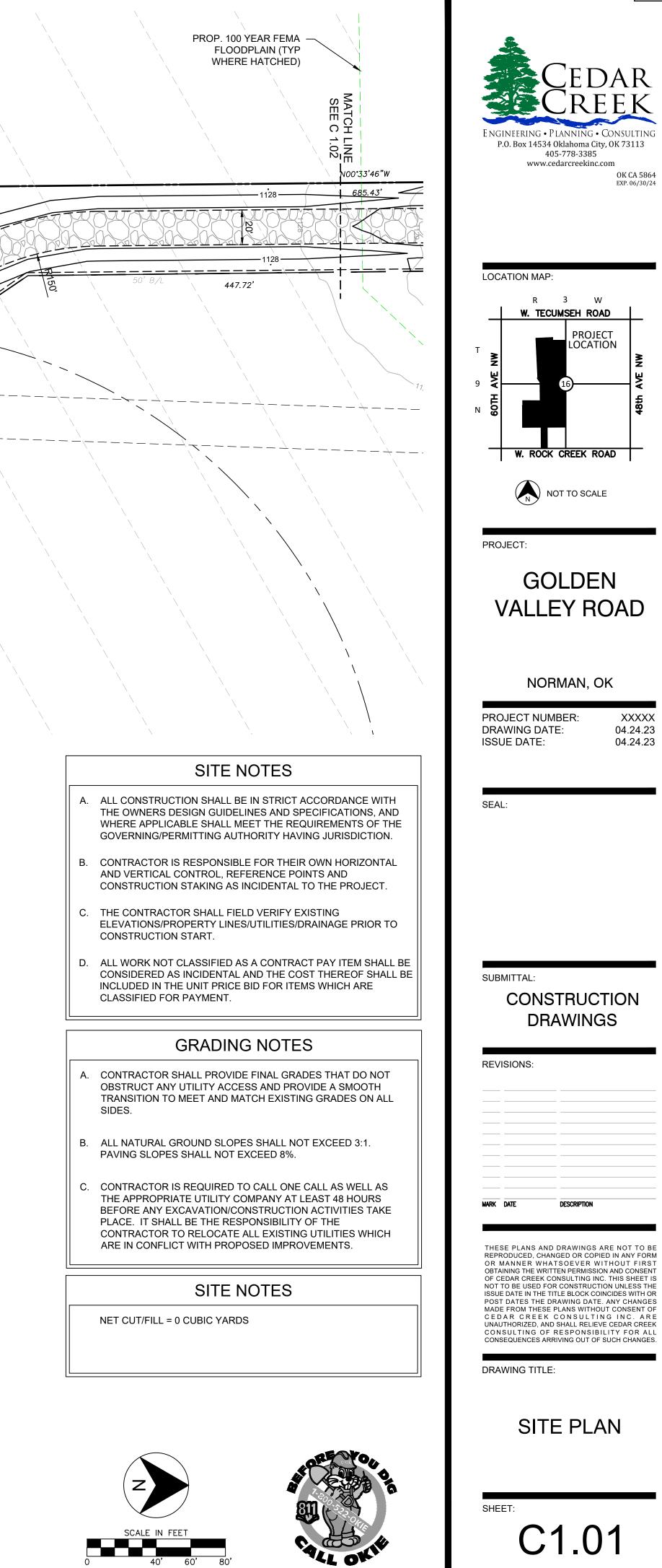
LEGEND

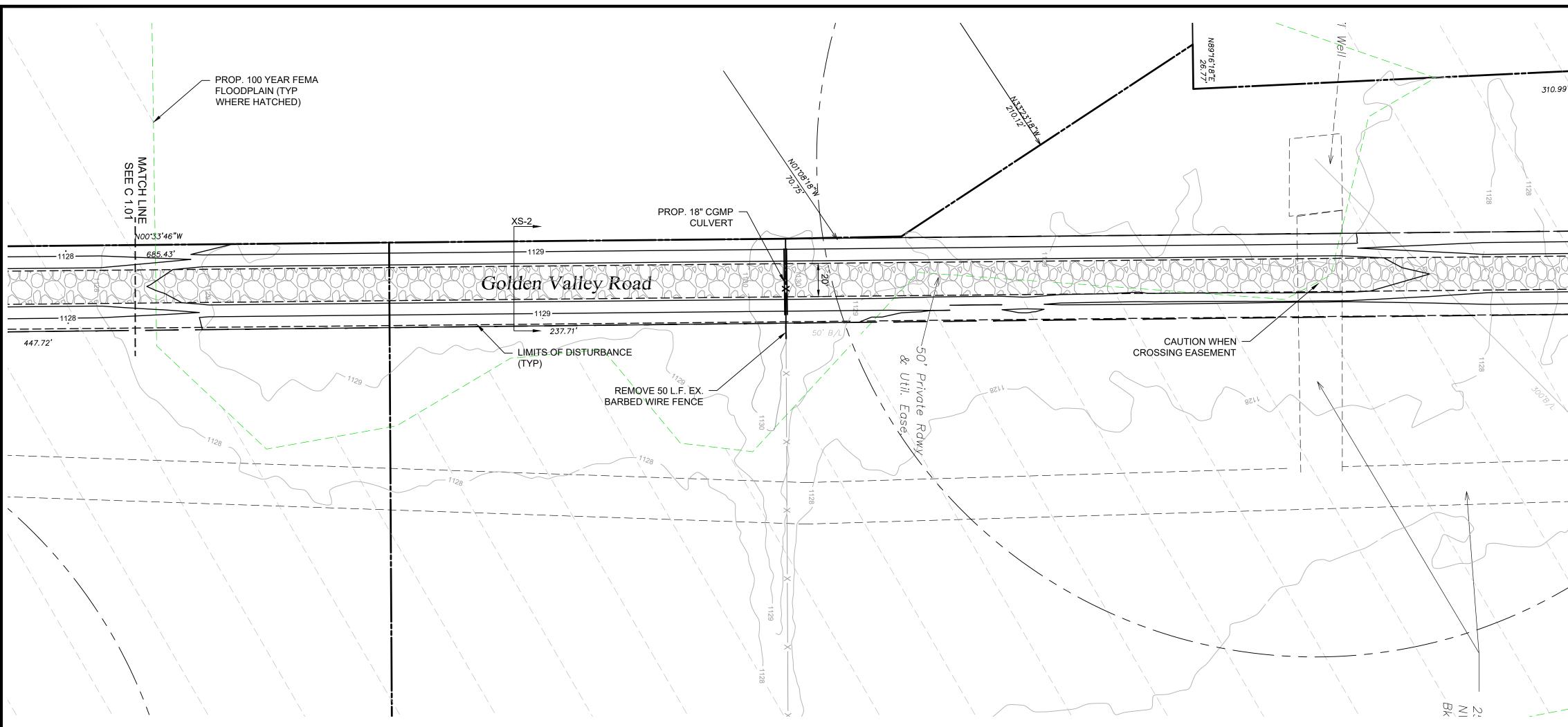
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676.84'





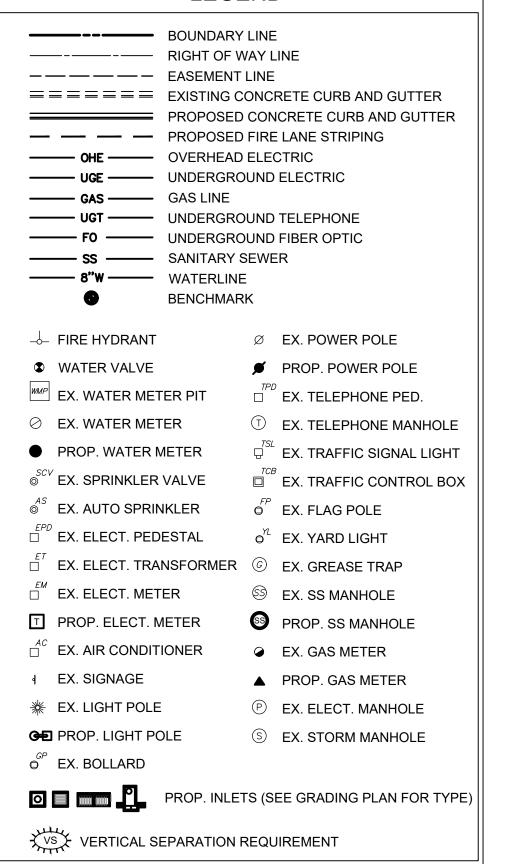




SUMMARY OF QUANTITIES (RURAL PRIVATE ROAD)

ITEM #	ITEM	UNIT	QUANTITY
1.	6" ODOT TRAFFIC BOUND SURFACE COURSE	C.Y.	1250
2.	EXISTING SOIL EXPORT	C.Y.	1250
3.			

LEGEND





OK CA 5864 EXP. 06/30/24

NGINEERING • PLANNING • CONSULTIN P.O. Box 14534 Oklahoma City, OK 73113 405-778-3385 www.cedarcreekinc.com

> R 3 W W. TECUMSEH ROAD

W. ROCK CREEK ROAD

NOT TO SCALE

GOLDEN

VALLEY ROAD

NORMAN, OK

XXXXX

04.24.23 04.24.23

PROJECT NUMBER:

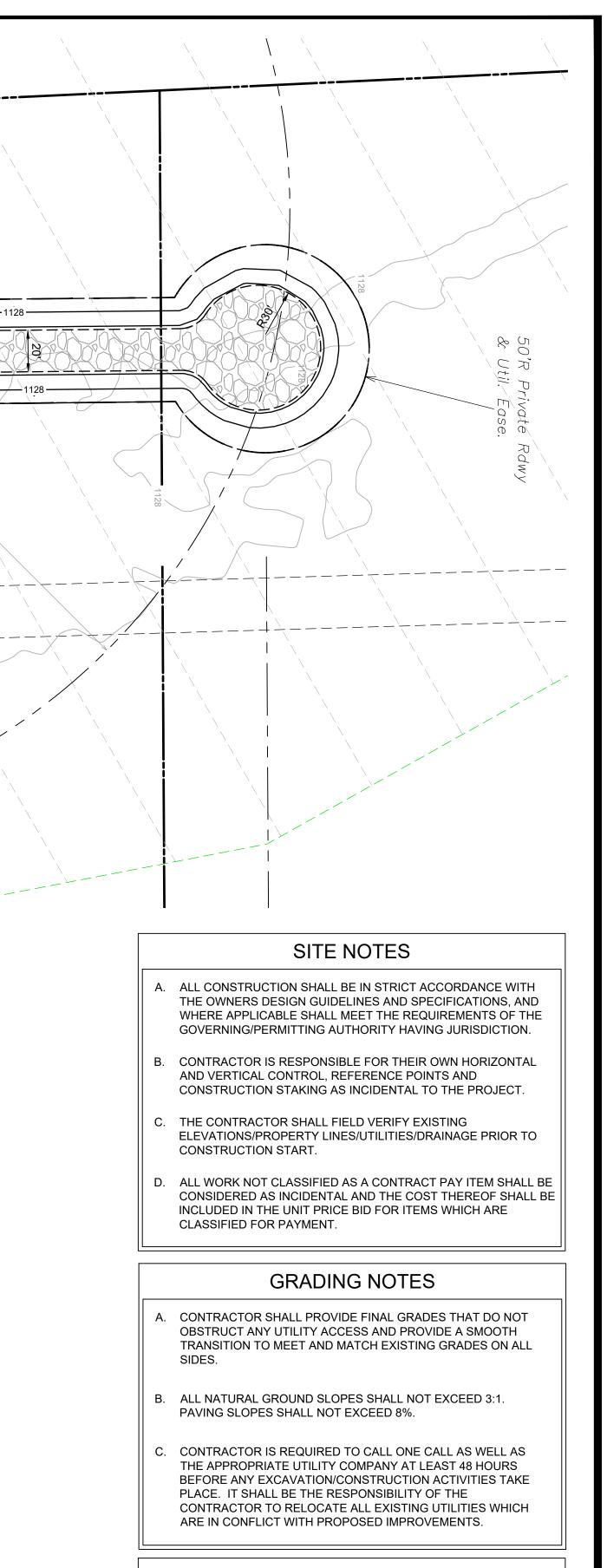
DRAWING DATE: ISSUE DATE:

SEAL

OCATION

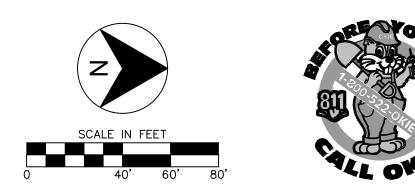
LOCATION MAP:

PROJECT:



SITE NOTES

NET CUT/FILL = 0 CUBIC YARDS



THESE PLANS AND DRAWINGS ARE NOT TO BE REPRODUCED, CHANGED OR COPIED IN ANY FORM OR MANNER WHATSOEVER WITHOUT FIRST OBTAINING THE WRITTEN PERMISSION AND CONSENT OF CEDAR CREEK CONSULTING INC. THIS SHEET IS NOT TO BE USED FOR CONSTRUCTION UNLESS THE ISSUE DATE IN THE TITLE BLOCK COINCIDES WITH OR POST DATES THE DRAWING DATE. ANY CHANGES MADE FROM THESE PLANS WITHOUT CONSENT OF C E D A R C R E E K C O N S U L T N G I N C. A R E UNAUTHORIZED, AND SHALL RELIEVE CEDAR CREEK C ON S ULT ING OF RESPONSIBILITY FOR ALL CONSEQUENCES ARRIVING OUT OF SUCH CHANGES.

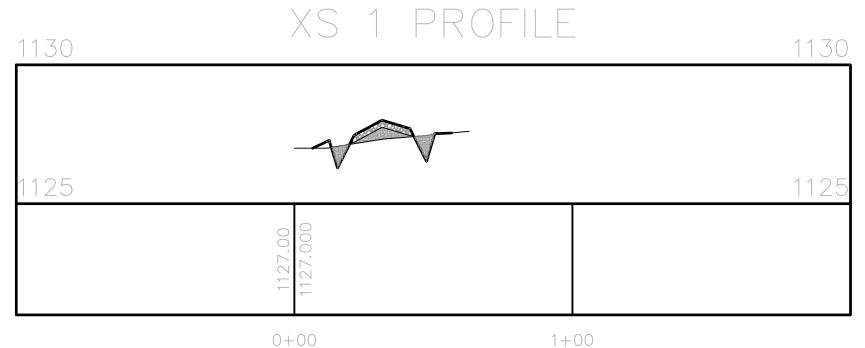
DESCRIPTION

DRAWING TITLE:

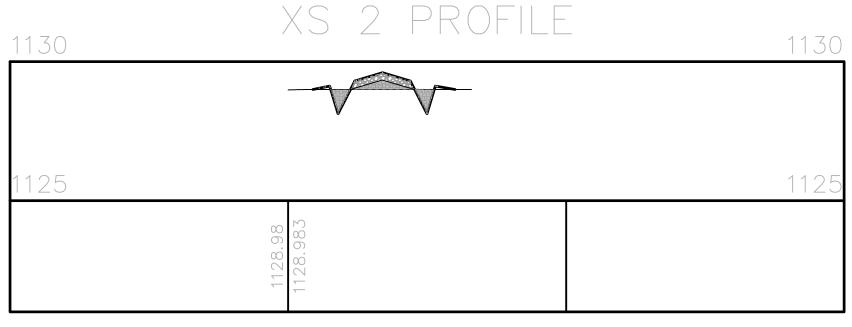
MARK DATE

SITE PLAN

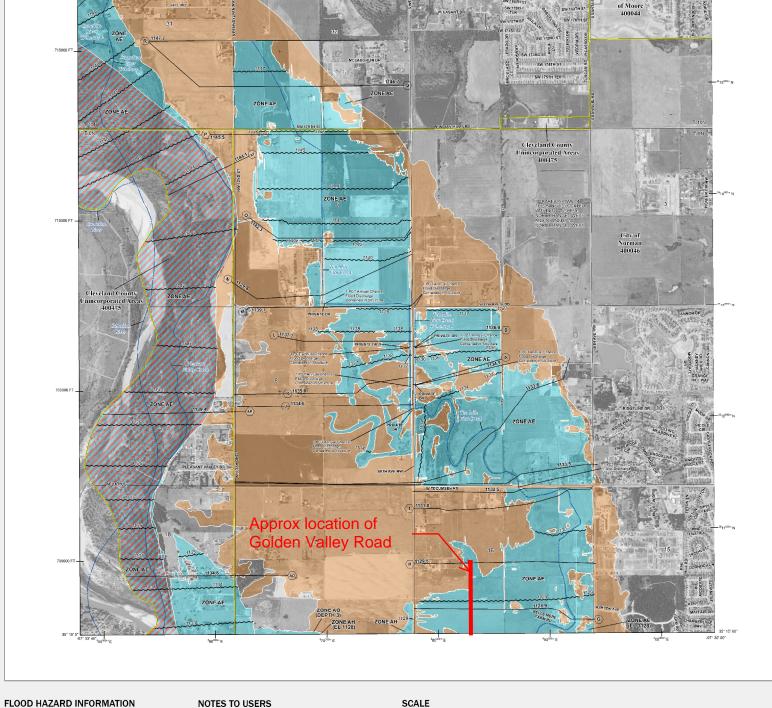
sheet: C1.02



1 + 00



Item 2.



Item 2.

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SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT THE INFORMATION DEPICTED ON THIS MAP AND SUPPORTING DOCUMENTATION ARE ALSO AVAILABLE IN DIGITAL FORMAT AT HTTP://MSC.FEMA.GOV

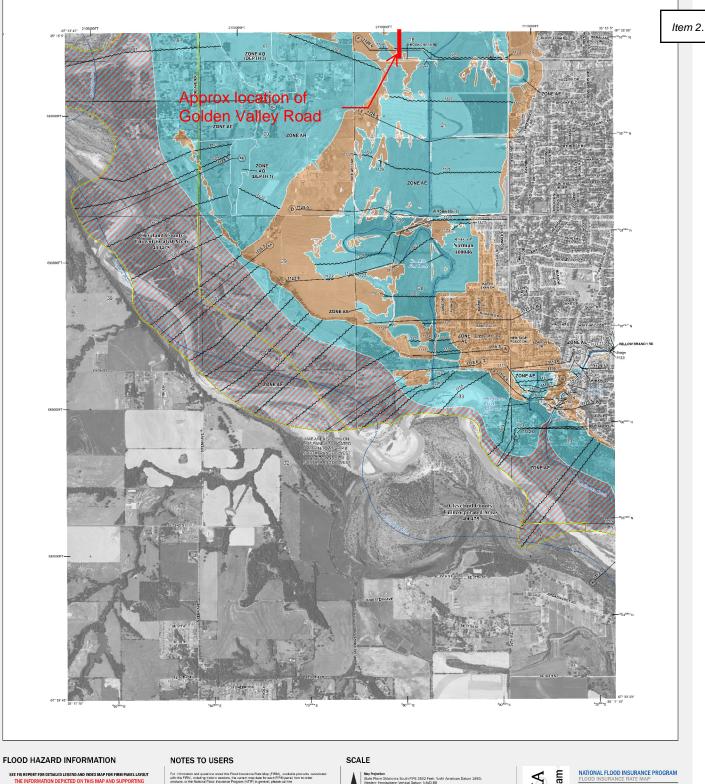
Without Base Flood Elevation (BFE) With BFE or Depth Zone AE, AO, AH, VE, AR SPECIAL FLOOD **Regulatory Floodway**

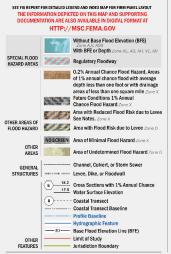
HAZARD AREAS 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage

s about this Flood Insurance Rate Map (FIRM), available products a ric versions, the current map date for each FIRM panel, how to order d Insurance Program (NIFP) in general, piesse call the nge at 1.877.FEM-MAP (1.877.336.2827) or visit the FEMA Flood

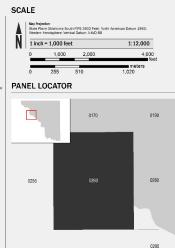
Base map information show of Agriculture Imagery (2019

NATIONAL FLOOD INSURANCE PROGRAM FLOOD INSURANCE RATE MAP Insurance Program Map Projection S FEMA State Plane Oklahoma South FIPS 3502 Feet; North American Datum 1983; Western Hemisphere; Vertical Datum: NAVD 88 N CLEVELAND COUNTY, OKLAHOMA 1 inch = 1,000 feet 1:12,000 1.000 2,000 4,000 PANEL 170 OF 475 meters ō 255 510 1,020 FEMA PANEL LOCATOR COMMUNITY SUFFD CLEVELAND COL











VERSION NUMBER 2.4.3.5 MAP NUMBER 40027C0260J

MAP REVISED January 15, 2021

Item 3.

ITEM: Floodplain Permit application is for the remodeling of the house located at 216 S. Lahoma Avenue in the Imhoff Creek floodplain.

BACKGROUND:

APPLICANT: Glenn Burnett ENGINEER: Earl "Gary" Keen, P.E.

The original single story, masonry house was constructed in 1930 on Lot 6 Block 2 of the Eagleton Addition and is in good condition. The entire property including the house is in the floodplain/floodway of Imhoff Creek in an area of repetitive flooding.

The applicant's intent is to remodel and improve the structure and use it as student housing. The house currently does not comply with the floodplain ordinance since the lowest floor is approximately 3.2 feet below the Base Flood Elevation. The applicant intends to leave the house at its present elevation; therefore the substantial improvement section of the floodplain ordinance applies which restricts the value of the improvements to a maximum of 50% of the current value of the structure.

Most of the work will take place inside the main structure and will include moving walls to make room for a second bathroom. Other work will include extending wastewater drains and water supply lines to serve the new bathroom. The existing electrical breaker box is outdated and will be replaced. The footprint of the house will not be increased. Work outside the main structure consists of removing the existing storage building and repair of fences.

A licensed appraiser was used to perform a detailed evaluation of the structure. The appraiser determined the value of the structure to be \$80,000. The allowed maximum value of the improvements is \$40,000 according to the floodplain ordinance. The applicant obtained a detailed quote for the proposed improvements in the amount of \$29,442.50. The existing shed will be removed which will increase conveyance across the property. The estimated cost of removing and disposing of the shed is \$1,000. The existing chain link fence is full of debris and leaning. The applicant intends to replace the damaged metal posts and remove the debris which will also increase conveyance. The cost of the fence work is estimated to be \$500. The cost of the shed removal and fence work does not count towards the \$40,000 allowed for the house improvements.

It is the applicant's engineer's opinion that the proposed modifications will comply with the floodplain ordinance. However, it is important to clarify that the BFE is approximately 3.2 feet above the floor of the house and the proposed modifications will not reduce the flood risk. In addition, the ground on this property may be flooded to a depth exceeding 4 feet. The depth of water will be adequate to damage vehicles located thereon and may even cause vehicles to float and/or be transported downstream.

STAFF ANALYSIS:

Site located in Little River Basin or Tributaries? $yes_nov \leq 1$

According to the latest DFIRM, the entire property is located within the Imhoff Creek floodplain/floodway (Zone AE). The entire property is located within one of the City of Norman's repetitive loss areas. These repetitive loss areas are locations where properties have experienced multiple flood events over time.

Applicable Ordinance Sections:	Subject Area:
36-533 (c)	Substantial Improvement
(e)(2)(a)	Fill restrictions in the floodplain
(e)(2)(e)	Compensatory storage
(f)(3)(8)	No rise considerations

(c) Substantial Improvement – Any reconstruction, rehabilitation, addition, or other improvement of the structure, the cost of which equals or exceeds 50 percent of the market value of the structure before the start of construction of the improvement, must meet the current floodplain ordinance requirements. This proposed project meets the Substantial Improvement section.

(e)(2)(a) and (e)(2)(e) Fill Restrictions in the Floodplain and Compensatory Storage – The use of fill is restricted in the floodplain. No fill will be brought into the floodplain for this project, therefore no compensatory storage is required. In addition, an existing shed will be removed from the floodplain creating a small amount of additional floodplain storage.

5(a)(viii) No Rise Considerations – For proposed development within any flood hazard area (except for those designated as regulatory floodways), certification that a rise of no more than 0.05 ft. will occur in the BFE on any adjacent property as a result of the proposed work is required. The project engineer has certified that the project will not cause a rise in the BFE, which meets the ordinance requirements.

RECOMMENDATION: Staff recommends Floodplain Permit Application #672 be approved.

ACTION TAKEN: _____



City of Norman

			17	17
Floodplain	Permit	No.	67	5

Floodplain Permit Application

Building Permit No.

FLOODPLAIN PERMIT APPLICATION (\$100.00 Application Fee Required)

Date April 26, 2023 TAPPLICATION 216 5. Lahoma

SECTION 1: GENERAL PROVISIONS (APPLICANT to read and sign):

- 1. No work may start until a permit is issued.
- 2. The permit may be revoked if any false statements are made herein.
- 3. If revoked, all work must cease until permit is re-issued.
- 4. Development shall not be used or occupied until a Certificate of Occupancy is issued.
- 5. The permit will expire if no work is commenced within 2 years of issuance.
- 6. Applicant is hereby informed that other permits may be required to fulfill local, state and federal regulatory requirements and must be included with this floodplain permit application.
- 7. Applicant hereby gives consent to the City of Norman or his/her representative to access the property to make reasonable inspections required to verify compliance.
- 8. The following floodplain modifications require approval by the City Council:
 - (a) A modification of the floodplain that results in a change of ten percent (10%) or more in the width of the floodplain.
 - (b) The construction of a pond with a water surface area of 5 acres or more.
 - (c) Any modifications of the stream banks or flow line within the area that would be regulatory floodway whether or not that channel has a regulatory floodplain, unless the work is being done by the City of Norman staff as part of a routine maintenance activity.

9. All supporting documentation required by this application is required along with the permit fee by the submittal deadline. Late or incomplete applications will not be accepted.

10. I, THE APPLICANT, CERTIFY THAT ALL STATEMENTS HEREIN AND IN ATTACHMENTS TO THIS APPLICATION ARE, TO THE BEST OF MY KNOWLEDGE, TRUE AND ACCURATE.

SECTION 2: PROPOSED DEVELOPME	NT (To be completed by APPLICANT.)
APPLICANT: <u>GLENN BURNETT (OWNER)</u> TELEPHONE: <u>713 - 249 - 8640</u>	ADDRESS: 1702 CATEKSIDE Dr SUBAR LAND TX 27478 SIGNATURE:
BUILDER: JW Designs, LLC (John W. Woods) TELEPHONE: 405-740-0322	ADDRESS: 9201 Button Aux Moorz, Oli 73160 SIGNATURE: John Woods
ENGINEER: Earl "Gary" Keen, PE	ADDRESS: PO BOX 891200, OKLAHOMA CITY, OK 73159
TELEPHONE: 405-823-8240	SIGNATURE: Earl Harr Keen
garykeen 47 Q	attinet

PROJECT LOCATION

To avoid delay in processing the application, please provide enough information to easily identify the project location. Provide the street address, subdivision addition, lot number or legal description (attach) and, outside urban areas, the distance to the nearest intersecting road or well known landmark. A sketch attached to this application showing the project location would be helpful.

THE PROJECT SITE IS LOCATED ON THE WEST SIDE OF SOUTH LAHOMA AVENUE, APPROXIMATELY 900 FEET SOUTH OF WEST MAIN STRET AT THE INTERSECTION WITH

WEST EUFAULA STREET. THE ADDRESS IS 216 SOUTH LAHOMA AVENUE. THE LEGAL DESCRIPTION IS LOT 6, BLOCK 2, EAGLETON ADDITION, A LOCATION MAP IS ATTACHED TO THE

ENGINEERS REPORT.

-

DESCRIPTION OF WORK (Check all applicable boxes): A. STRUCTURAL DEVELOPMENT

ACTIVITY STRUCTURE TYPE

□ New Structure	Residential (1-4 Family)
□ Addition	□ Residential (More than 4 Family)
Alteration	□ Non-Residential (Flood proofing? □ Yes)
□ Relocation	Combined Use (Residential & Commercial)
Demolition	□ Manufactured (Mobile) Home
Replacement	□ In Manufactured Home Park? □ Yes

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. .

ESTIMATED COST OF PROJECT \$______ Work that involves substantial damage/substantial improvement requires detailed cost estimates and an appraisal of the structure that is being improved.

\$29,442.50 FOR IMPROVEMENTS INSIDE THE MAIN STRUCTURE AND \$1500. TO REMOVE A STORAGE BUILDING THAT EXISTS IN BACK YARD. AND REPAIR FENCE.

B. OTHER DEVELOPMENT ACTIVITIES:

- □ Fill □ Mining □ Drilling □ Grading
- Excavation (Beyond the minimum for Structural Development)
- U Watercourse Alteration (Including Dredging and Channel Modifications)
- Drainage Improvements (Including Culvert Work) I Road, Street or Bridge Construction
- □ Subdivision (New or Expansion) □ Individual Water or Sewer System

In addition to items A. and B. provide a complete and detailed description of proposed work (failure to provide this item will be cause for the application to be rejected by staff). Attach additional sheets if necessary.

MOST OF THE WORK WILL BE INSIDE THE MAIN STRUCTURE AND WILL INCLUDE MOVING WALLS TO MAKE ROOM FOR A SECOND BATH ROOM. OTHER WORK WILL INCLUDE

EXTENDING WASTEWATER DRAINS AND WATER SUPPLY LINES TO SERVE THE NEW BATHROOM. THE EXISTING ELECTRICAL BREAKER BOX IS OUTDATED AND WILL BE REPLACED, AS

WELL. WORK OUTSIDE MAIN STRUCTURE IS REMOVAL OF STORAGE BUILDING AND REPAIR OF FENCE.

C. ATTACHMENTS WHICH ARE REQUIRED WITH EVERY APPLICATION:

The applicant must submit the documents listed below before the application can be processed. If the requested document is not relevant to the project scope, please check the Not Applicable box and provide explanation.

- A. Plans drawn to scale showing the nature, location, dimensions, and elevation of the lot, existing or proposed structures, fill, storage of materials, flood proofing measures, and the relationship of the above to the location of the channel, floodway, and the regulatory flood-protection elevation.
- B. A typical valley cross-section showing the channel of the stream, elevation of land areas adjoining each side of the channel, cross-sectional areas to be occupied by the proposed development, and high-water information.
 - Not Applicable: APPLICABLE PLANS ARE ATTACHED TO ENGINEER'S REPORT, INCLUDING THIS INFORMATON.
- C. Subdivision or other development plans (If the subdivision or other developments exceeds 50 lots or 5 acres, whichever is the lesser, the applicant <u>must</u> provide 100-year flood elevations if they are not otherwise available).
 - Not Applicable: BASE FLOOD ELEVATIONS ARE SHOWN ON EXHIBITS.
- D. Plans (surface view) showing elevations or contours of the ground; pertinent structure, fill, or storage elevations; size, location, and spatial arrangement of all proposed and existing structures on the site; location and elevations of streets, water supply, sanitary facilities; photographs showing existing land uses and vegetation upstream and downstream, soil types and other pertinent information.
 - Not Applicable: CONTOURS AND ELEVATIONS ON SITE ARE SHOWN ON EXHIBITS. SITE PLAN IS PROVIDED. NO SOIL WILL BE DISTURBED. NO FILL AND NO EXCAVATION.
- E. A profile showing the slope of the bottom of the channel or flow line of the stream.
 - Not Applicable: A STREAM PROFILE TAKEN FROM FEMA FIS STUDY IS PROVIDED AS AN EXHIBIT.
- F. Elevation (in relation to mean sea level) of the lowest floor (including basement) of all new and substantially improved structures.
 - Not Applicable: LOWEST FLOOR ELEVATION, 1% CHANCE BFE, ETC. ARE PROVIDED ON EXHIBITS. EXISTING FLOOR IS SEVERAL FEET BELOW BFE.
- G. Description of the extent to which any watercourse or natural drainage will be altered or relocated as a result of proposed development.
 - Not Applicable: THE WATERCOURSE AND NATURAL DRAINAGE WILL NOT BE ALTERED IN ANY WAY. COMMENTS IN ENGINEER'S REPORT.

- H. For proposed development within any flood hazard area (except for those areas designated as regulatory floodways), certification that a rise of no more than five hundredths of a foot (0.05') will occur on any adjacent property in the base flood elevation as a result of the proposed work. For proposed development within a designated regulatory floodway, certification of no increase in flood levels within the community during the occurrence of the base flood discharge as a result of the proposed work. All certifications shall be signed and sealed by a Registered Professional Engineer licensed to practice in the State of Oklahoma. ENGINEER'S CERTIFICATION IS ATTACHED TO ENGINEER'S REPORT.
- I. A certified list of names and addresses of all record property owners within a three hundred fifty (350) foot radius of the exterior boundary of the subject property not to exceed 100 feet laterally from the Special Flood Hazard Area. The radius to be extended by increments of one hundred (100) linear feet until the list of property owners includes not less than fifteen (15) individual property owners of separate parcels or until a maximum radius of one thousand (1,000) feet has been reached.

A PROPERTY RADIUS MAP AND MAILING LIST WAS PREPARED BY CITY'S GIS GROUP AND IS ATTACHED TO ENGINEERS REPORT.

J. A copy of all other applicable local, state, and federal permits (i.e. U.S. Army Corps of Engineers 404 permit, etc).

PERMITS FROM OTHER ORGANIZATIONS ARE NOT REQUIRED FOR THIS WORK. BUILDING PERMITS WILL BE OBTAINED. After completing SECTION 2, APPLICANT should submit form to Permit Staff for review.

SECTION 3: FLOODPLAIN DETERMINATION (To be completed by Permit Staff.)

The proposed development is located on FIRM Panel No.: 0280 J, Dated: 1-15-21

The Proposed Development:

□ Is NOT located in a Special Flood Hazard Area

(Notify the applicant that the application review is complete and NO FLOODPLAIN PERMIT IS REQUIRED).

☐ Is located in a Special Flood Hazard Area.

The proposed development is located in a floodway.

100-Year flood elevation at the site is <u>/153, 1</u> Ft. NGVD (MSL) Unavailable

See Section 4 for additional instructions.

SIGNED Julian Million DATE: 5.5-23

SECTION 4: ADDITIONAL INFORMATION REQUIRED (To be completed by Permit Staff.)

The applicant must also submit the documents checked below before the application can be processed.

	Flood proofing protection level (non-residential only) structures applicant must attach certification from regis				
	Certification from a registered engineer that the propo increase in the height of the 100-year flood (Base Floo supporting this finding must also be submitted.	sed activity od Elevation	in a regulatory floodway will not result in <u>any</u> n). A copy of all data and calculations		
	Certification from a registered engineer that the proposed activity in a regulatory flood plain will result in an increase of no more than 0.05 feet in the height of the 100-year flood (Base Flood Elevation). A copy of all data and calculations supporting this finding must also be submitted.				
đ	All other applicable federal, state, and local permits ha	ve been obt	ained.		
	Other:				
<u>SF</u>	ECTION 5: PERMIT DETERMINATION (To be cor	npleted by	Floodplain Chairman.)		
Th					
	the proposed activity: (A) \Box <u>Is</u> ; (B) \Box <u>Is Not</u> in conformate ection 429.1. The permit is issued subject to the condition		rovisions of Norman's City Code Chapter 22, to and made part of this permit.		
Se		ns attached	to and made part of this permit.		
Se SI	ection 429.1. The permit is issued subject to the condition	DATE:	to and made part of this permit.		
Sea SIC <u>If I</u> ma	Ection 429.1. The permit is issued subject to the condition	DATE: nay issue a vill provide	Floodplain Permit. a written summary of deficiencies. Applicant		
Sea SIG <u>If I</u> ma Ad	BOX A is checked, the Floodplain committee chairman a BOX B is checked, the Floodplain committee chairman a revise and resubmit an application to the Floodplain committee chairman can be chairman be	DATE: nay issue a vill provide	Floodplain Permit. a written summary of deficiencies. Applicant		
Sea SIG <u>If I</u> ma Ad	BOX A is checked, the Floodplain committee chairman a BOX B is checked, the Floodplain committee chairman a BOX B is checked, the Floodplain committee chairman a ay revise and resubmit an application to the Floodplain co djustment. ALS: Appealed to Board of Adjustment:	DATE: DATE: may issue a will provide ommittee or UYes	Floodplain Permit. a written summary of deficiencies. Applicant may request a hearing from the Board of		
Sea SIG <u>If I</u> ma Ad	BOX A is checked, the Floodplain committee chairman is BOX A is checked, the Floodplain committee chairman is a revise and resubmit an application to the Floodplain codjustment. ALS: Appealed to Board of Adjustment: Hearing date: Board of Adjustment Decision - Approved:	DATE: DATE: may issue a will provide ommittee or UYes	Floodplain Permit. a written summary of deficiencies. Applicant may request a hearing from the Board of		
Sea SIG <u>If I</u> ma Ad APPEA	BOX A is checked, the Floodplain committee chairman is BOX A is checked, the Floodplain committee chairman is a revise and resubmit an application to the Floodplain codjustment. ALS: Appealed to Board of Adjustment: Hearing date: Board of Adjustment Decision - Approved:	DATE: DATE: may issue a will provide ommittee or UYes	Floodplain Permit. a written summary of deficiencies. Applicant may request a hearing from the Board of		
Sea SIG <u>If I</u> ma Ad APPEA	BOX A is checked, the Floodplain committee chairman is BOX A is checked, the Floodplain committee chairman is a revise and resubmit an application to the Floodplain codjustment. ALS: Appealed to Board of Adjustment: Hearing date: Board of Adjustment Decision - Approved:	DATE: DATE: may issue a will provide ommittee or UYes	Floodplain Permit. a written summary of deficiencies. Applicant may request a hearing from the Board of		

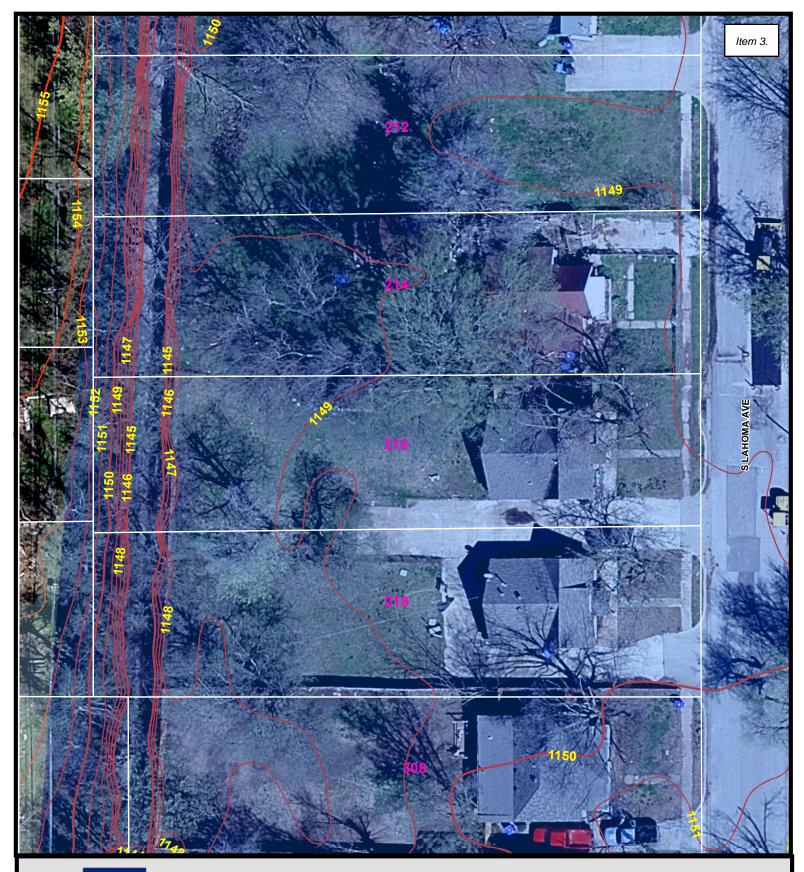
<u>SECTION 6: AS-BUILT ELEVATIONS (To be submitted by APPLICANT before Certificate of Occupancy is issued.)</u>

1. FEMA Elevation Certificate

and/or

2. FEMA Floodproofing Certificate

NOTE: The completed certificate will be reviewed by staff for completeness and accuracy. If any deficiencies are found it will be returned to the applicant for revision. A Certificate of Occupancy for the structure will not be issued until an Elevation and /or Floodproofing Certificate has been accepted by the City.





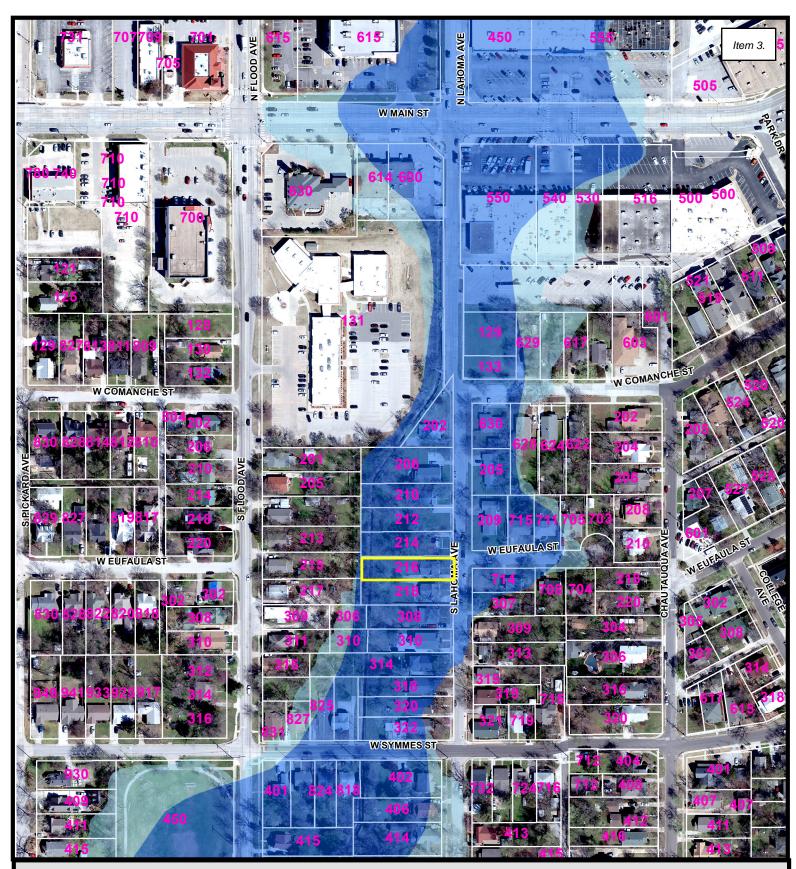
The City of Norman assumes no responsibility for errors or omissions in the information presented.

216 S Lahoma



Legend Flood Hazard Zone (2021) 1% Chance Floodplain Floodway

1 inch = 30 feet





The City of Norman assumes no responsibility for errors or omissions in the information presented.

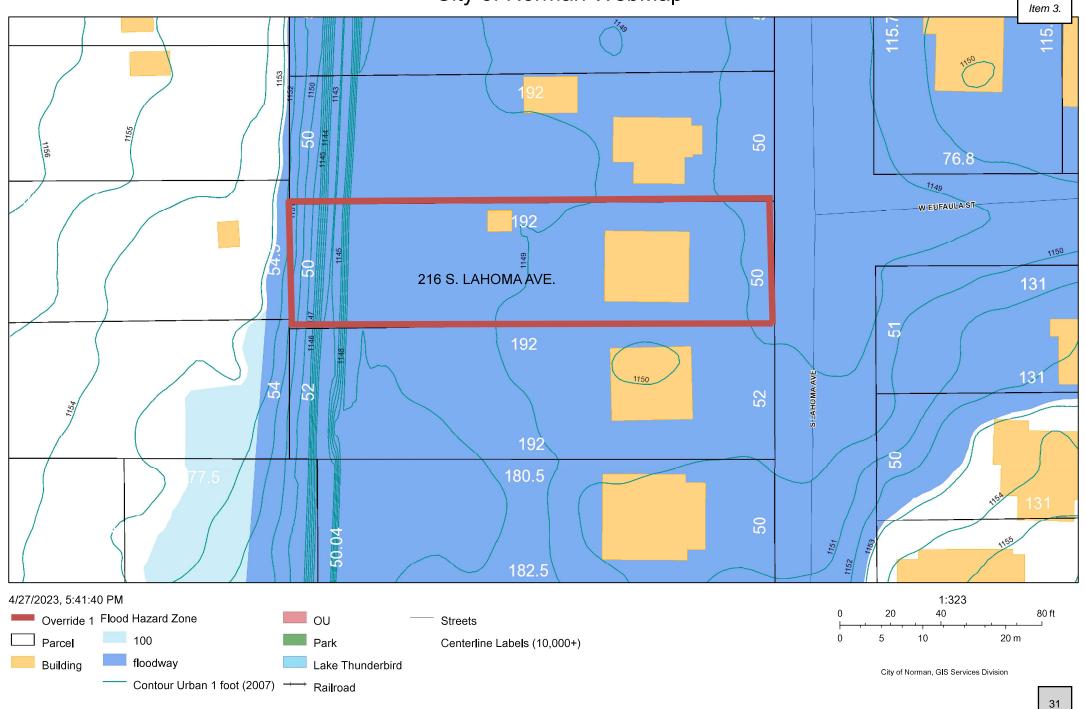


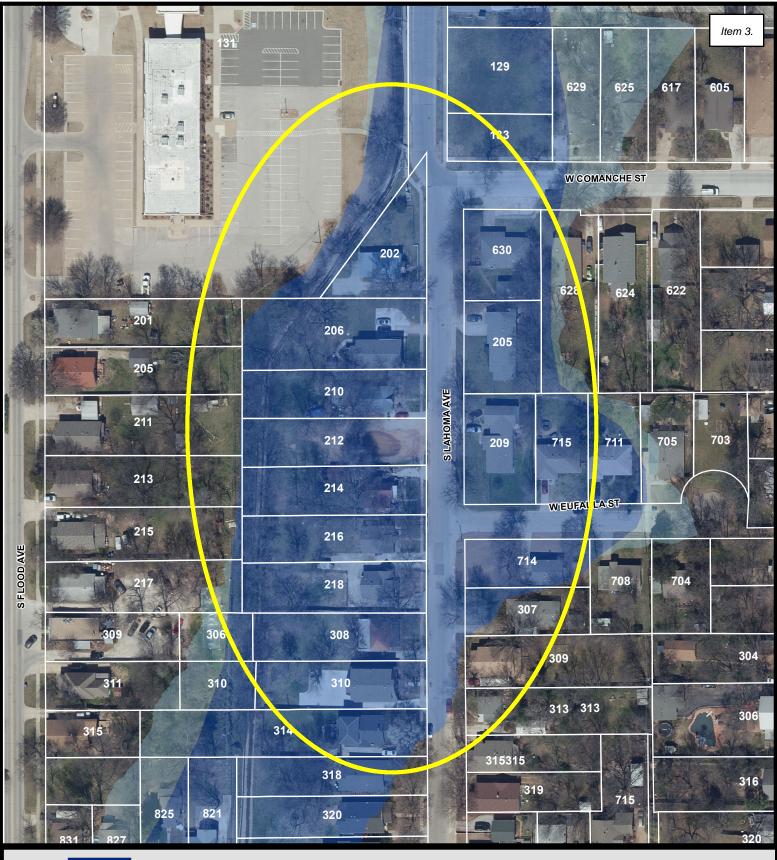


Legend Flood Hazard Zone (2021) 1% Chance Floodplain Floodway

1 inch = 200 feet

City of Norman WebMap





S Lahoma Ave RL Area



The City of Norman assumes no responsibility for errors or omissions in the information presented.



Legend

Flood Hazard Zone (2013)

1% Chance Floodplain

Floodway

1 inch = 100 feet

EARL "GARY" KEEN, PE P.O. BOX 891200 OKLAHOMA CITY, OK 73189 APRIL 25, 2023

ENGINEER'S REPORT

216 SOUTH LAHOMA AVE NORMAN, OK

This report was prepared to accompany a floodplain permit application to the City of Norman for proposed improvements to a residence located at 216 South Lahoma Avenue. This existing development includes the residence (which the owner wishes to remodel) and a small storage building (storage building to be removed), a driveway and fences.

The legal description of this property per Cleveland County Assessor records is Lot 6, Block 2, Eagleton Addition. The residence was constructed in 1930. This property has been evaluated by both the assessor's office and a private assessor, and both show this structure to be in good condition. This engineer agrees with this assessment. Several photographs showing the exterior of this home are attached.

This property is located in the designated floodplain and floodway of Imhoff Creek. Imhoff Creek was studied in the FEMA FIS Study; therefore base flood elevations for the 1% chance flood are published therein. The base flood elevation for this residence was determined from the profile in the FEMA FIS study to be 1153.1' NAVD. A copy of this profile is enclosed as an exhibit. A Licensed Land Surveyor determined that the elevation of the adjacent grade at the NE corner of the residence is 1149.3' NAVD and that the lowest finished floor of this structure is 1149.92' NAVD. To fully meet the the floodplain requirement, the finished floor would have to be at an elevation of 1155.1' NAVD or higher.

The owner's intent is to remodel and improve this structure and use it as student housing. His son is attending OU and will be the primary resident. The owner's intent is to leave the residence in its current place and elevation; therefore applicable regulation restrict the value of the improvements to a maximum of 50% of the current value of the structure before construction commences. A licensed appraiser was retained to perform a detailed appraisal of this structure. The appraiser determined that the value of the property is \$180,000. and that the value of the land is \$100,000. Accordingly, the value of the structure is \$80,000 as stated in the appraisal (copy enclosed). The maximum value of the improvement allowed without meeting all floodplain requirements is \$40,000. The owner obtained a detailed quote for the proposed construction, improvement, repairs, etc. related to this structure and his quote is \$29,442.50. This engineer recommends removal of a storage building that exists in the back yard of this property. This building has dimensions of approximately 8' by 8' and is located in both the floodway and floodplain. Removal of this building will be an improvement to the stream as it will increase the conveyance across this property. This engineer estimated the cost of removal and disposal of this building to be \$1,000. Also, a chain link fence that exists on the north side of the fence has accumulated a lot of debris such as leaves, tree branches, trash, floaters, etc. This debris should be removed for disposal to increase the conveyance. Also, the pressure from the floodwaters has caused portion of this fence to lay-down. This engineer suggests that this fence be erected by replacing damaged metal posts. This fence is a standard chain-link fence that will have a minor impact on the conveyance when maintained in a clean condition free of debris. Many similar fences of this type are

existing in the floodplain of this creek. This engineer has estimated that the fence can be cleaned and repaired at a cost of \$500. An additional \$1500 has been added to the contractors quote: \$1000 for the building removal and \$500 for this fence.

Since this \$1500 is not associated with improvements to the residence, it may not be appropriate for it to be applied to the amount allowed for improvements to the structure. The owner is requesting that the City make a determination in this matter. Also, the value of the proposed improvement is less than the allowed value of \$40,000 for improvements as mentioned above, and the owner is requesting the balance of the allowable be reserved for future improvement under a revised permit or a new permit.

The proposed modification of the house will involve removing walls and adding walls to allow for construction of the second bathroom. Essentially, the area of the kitchen will be reduced and the bedroom will be increased by the area of the new bathroom.

The footprint of the existing residence will not be increased.

Other improvement to the residence will be upgrades to the electric utility system. A new electrical service having a greater capacity will be installed to replace the existing service. Also, the existing electrical breaker box will be replaced with one having a greater capacity. Miscellaneous electrical items such as minor circuits, switches, receptacles, lamps and fixtures will be installed to provide power to appliances and/or bathroom fixtures. As shown, by the contractor's quote, three windows will be removed and the wall openings will be closed. Exhibits showing the existing floor plan and proposed floor plan are enclosed.

Existing fences should be discussed. Several sections of fence are present on or near the property. The previously mentioned chain-link fence exists along the north line of the lot. Actually, the ownership of this fence is unknown at this time. This is not unusual on older developments where the fence may have existed for decades. It may be a shared fence, or it may be owned by either of the owners of adjoining property. In either case, the debris caught on this fence needs to be removed to reestablish conveyance of the stream, and the owner agrees to do this if permitted. Two other short sections of fence exist along the north line of said lot. One is chain link and is limited to the area adjacent to the residence. A short section of stockade fence exists in this area also. Both of these sections run parallel and adjacent to the long section of chain link fence mention previously that should be cleaned. No work is proposed for these fences. A pipe fence (horizontal pipes) exists on the top of the east bank of the lined creek channel. This fence runs parallel to the flow of the stream and therefore has reduced impact on the conveyance of the stream. No work is proposed on this fence as it appears to be fairly good condition.

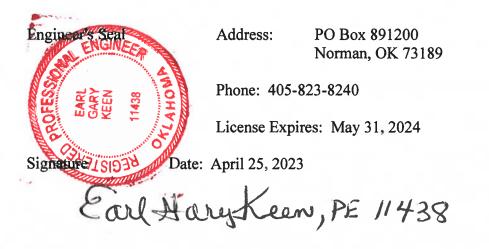
Another fence, a wire fence that is shown in photos runs from the southwest corner of the residence westward to the northwest corner of the concrete driveway. Then it run south across the south property line of the subject lot, where it connects to another fence on the adjacent lot. This fence is erect and appears to be in good condition. No work is proposed for this fence.

It is this engineer's opinion that the modifications proposed herein will comply with the City of Norman's floodplain regulations that this application should be approved. However, it is important to clarify that the base flood elevation is approximately 3.2 feet above the floor of this structure and that the proposed work will not alter that situation. This condition places this home at high risk of flooding from the one percent chance flood (aka 100-year flood) and perhaps from smaller storms having a shorter return period. In addition, the ground on this property might be flooded to a depth exceeding a four feet. This depth of water will be adequate to damage vehicles located thereon and might even cause vehicles to float and/or be transported downstream. Everybody associated with this property should be aware of the potential hazards of flooding of this property.

However, the proposed work will not increase the risks of flooding and associated damage at this location.

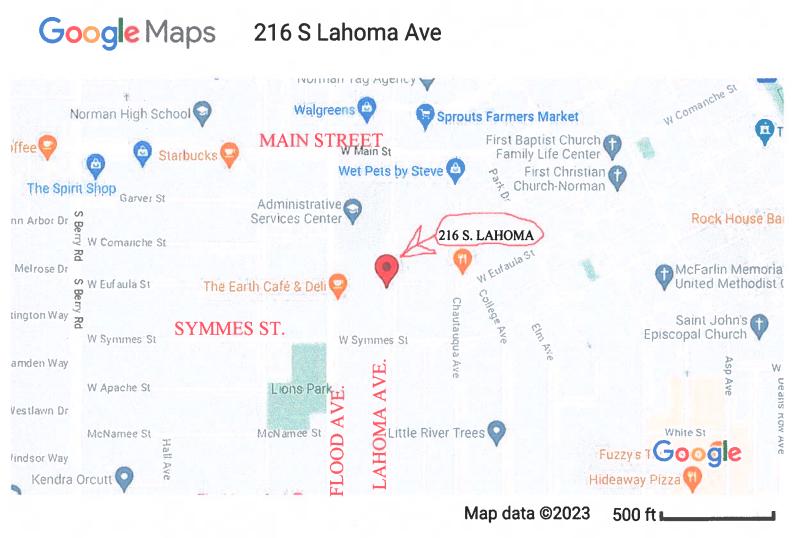
ENGINEER'S CERTIFICATION 216 SOUTH LAHOMA AVE NORMAN, OK

The owner of the property located at the above address has applied for a floodplain permit to allow certain improvements to the residential structure, to repair a fence and to remove debris from same, and to remove a storage building. Imhoff Creek flows across this property and a designated floodway and floodplain is associated with Imhoff Creek at this site. The subject property is located within the floodplain and floodway. This work, as presented in the application, will not result in an increase in the elevation of the floodplain nor an increase in the width or elevation of the floodway at any location in the community. No structures will be added outside the residence and no soil will be disturbed and no fill will be added to this property.



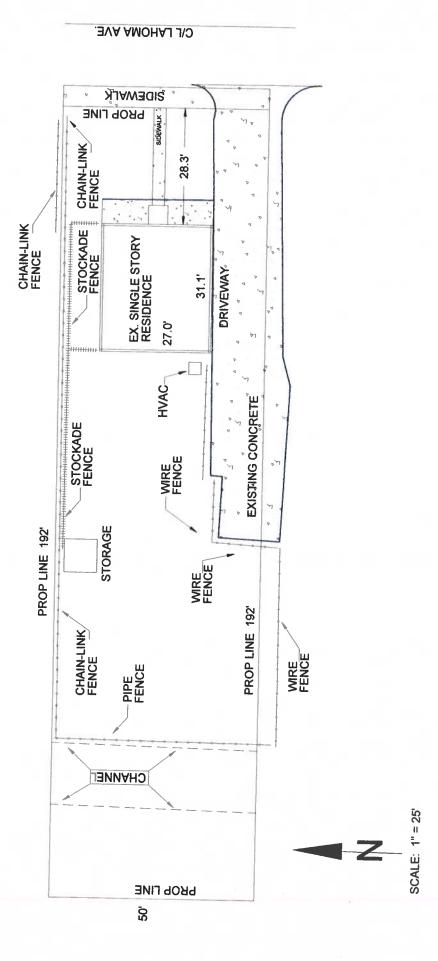
LIST OF EXHIBITS 216 SOUTH LAHOMA AVE. NORMAN, OK

- 1. LOCATION MAP
- 2. SITE PLAN SHOWING IMPROVEMENTS
- 3. SITE PLAN WITH TOPO DATA
- 4. FIRMETTE
- 5. GOOGLE EARTH IMAGE WITH GIS CONTOURS
- 6. STREAM PROFILE FROM FIS STUDY
- 7. VALLEY CROSS-SECTION
- 8. PHOTO-VIEW OF FRONT OF RESIDENCE
- 9. PHOTO-VIEW OF SOUTH AND WEST WALLS OF RESIDENCE
- 10. PHOTO-VIEW OF WEST WALL OF RESIDENCE
- 11. PHOTO-VIEW OF NORTH SIDE OF RESIDENCE, WEST END (LOOKING WEST).
- 12. PHOTO-VIEW OF NORTH SIDE OF RESIDENCE, EAST END (LOOKING EAST)
- 13. PHOTO-VIEW OF STORAGE BUILDING, WHICH WILL BE REMOVED.
- 14. PHOTO-VIEW OF LINED CHANNEL, LOOKING NORTH
- 15. PHOTO-VIEW OF LINED CHANNEL, LOOKING SOUTH
- 16. EXISTING FLOOR PLAN OF RESIDENCE, SHOWING DEMOLITION AREAS
- 17. PROPOSED FLOOR PLAN OF RESIDENCE
- 18. CLEVELAND COUNTY ASSESSORS OFFICE INFORMATION RE. PROPERTY
- 19. CONTRACTOR'S COST ESTIMATE, 3 PAGES
- 20. APPRAISER'S REPORT, 12 PAGES
- 21. FLOODPLAIN PERMIT AND NOTIFICATION MAP AND MAILING LIST (PREPARD BY CITY OF NORMAN GIS GROUP), 4 PAGES

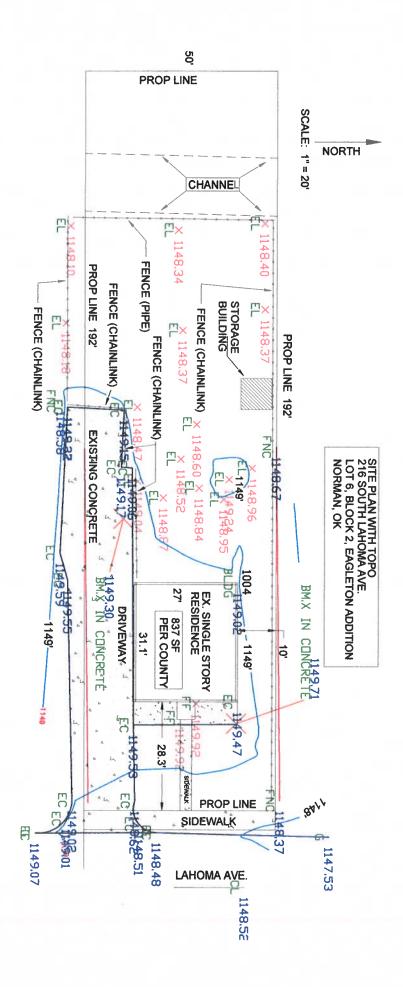


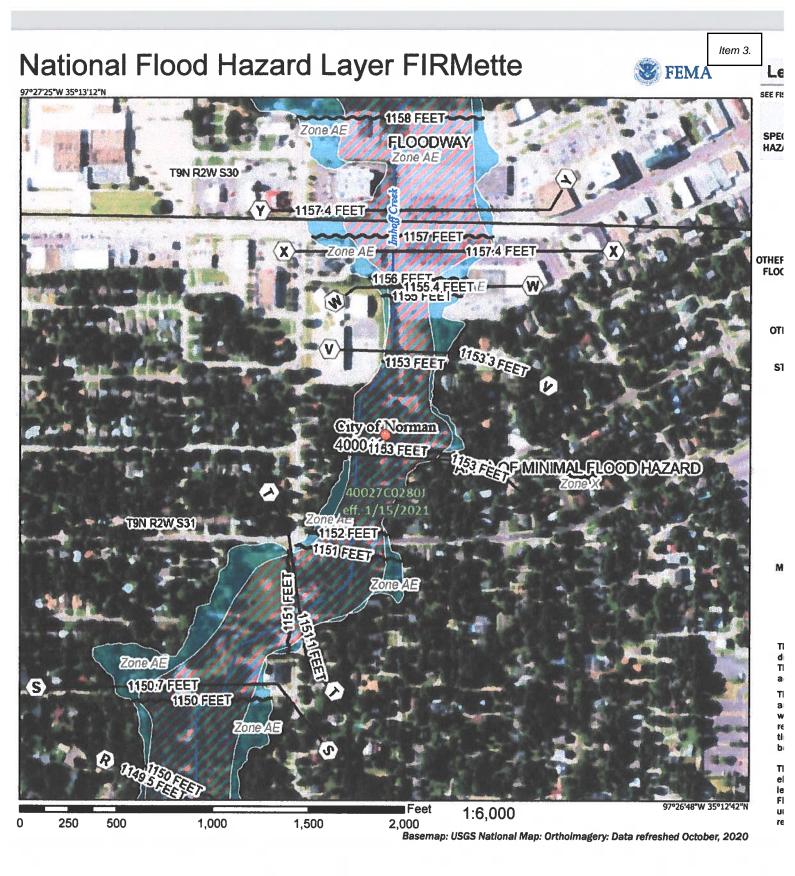
SITE PLAN

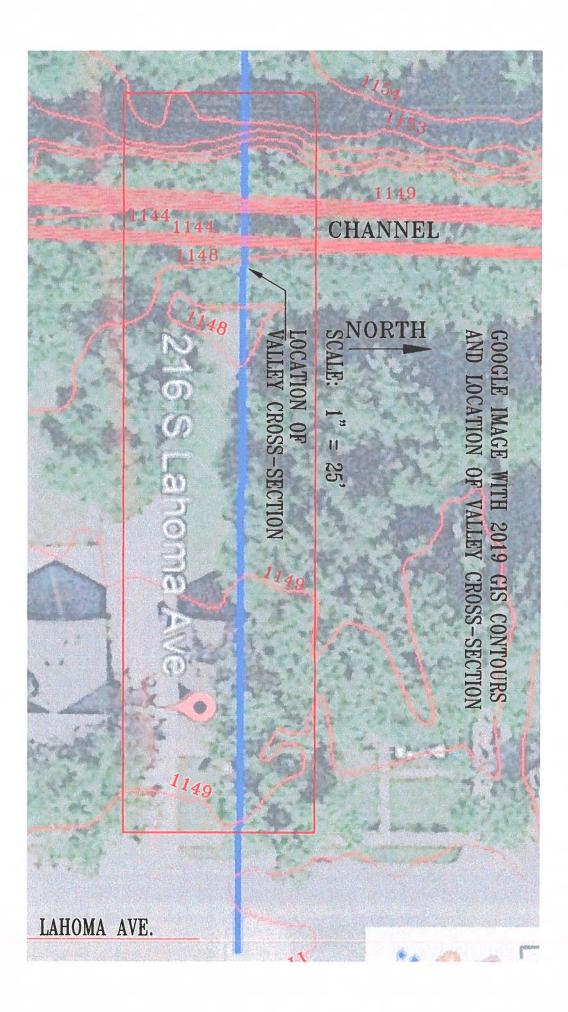
216 SOUTH LAHOMA AVE. LOT 6, BLOCK 2, EAGLETON ADDITION NORMAN, OK



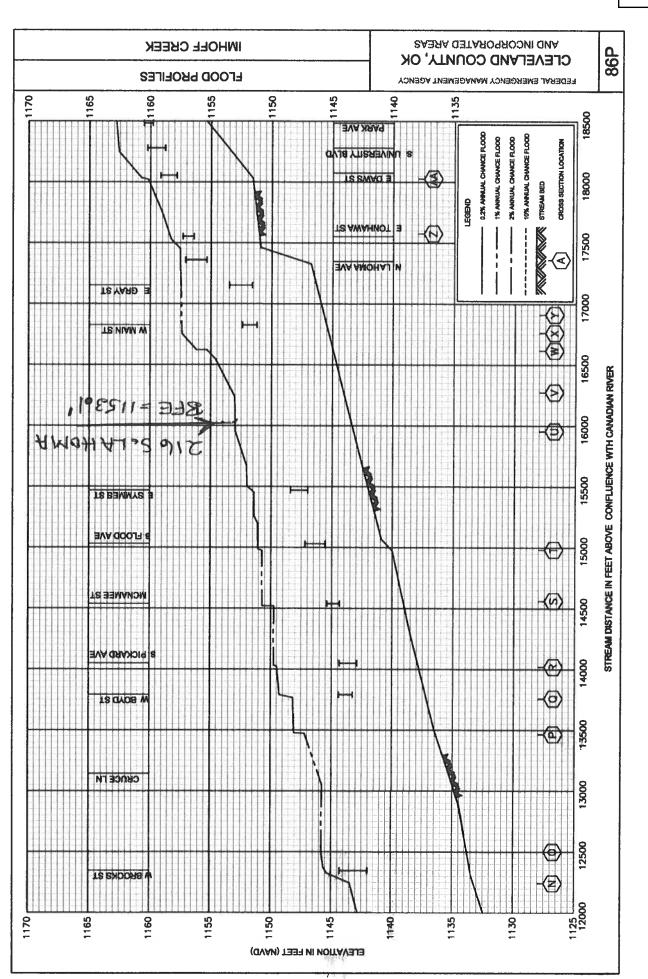
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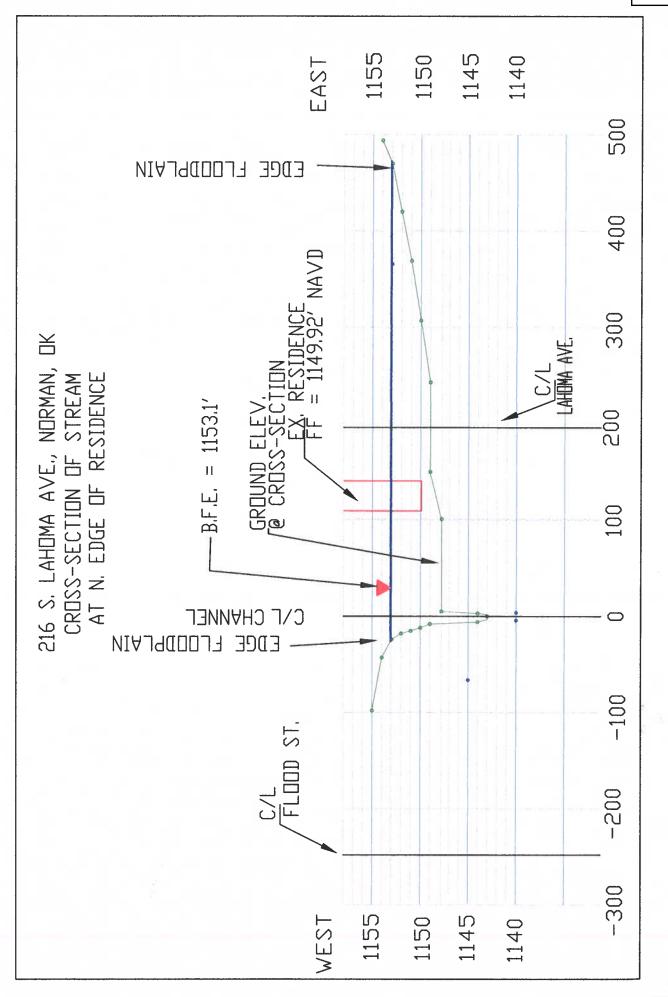






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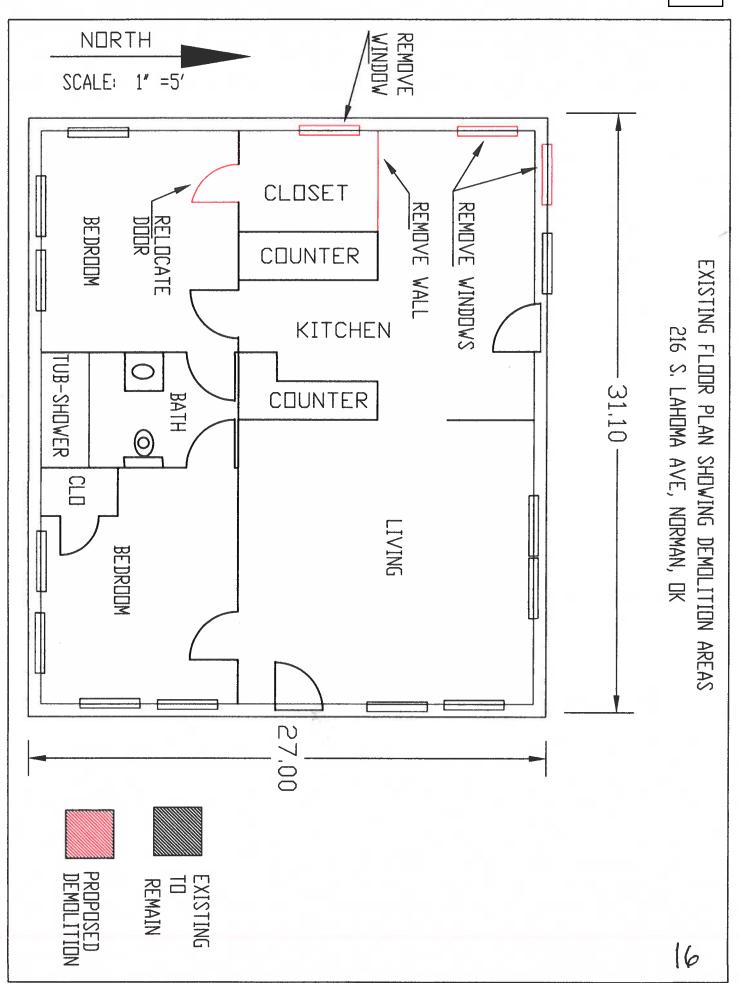




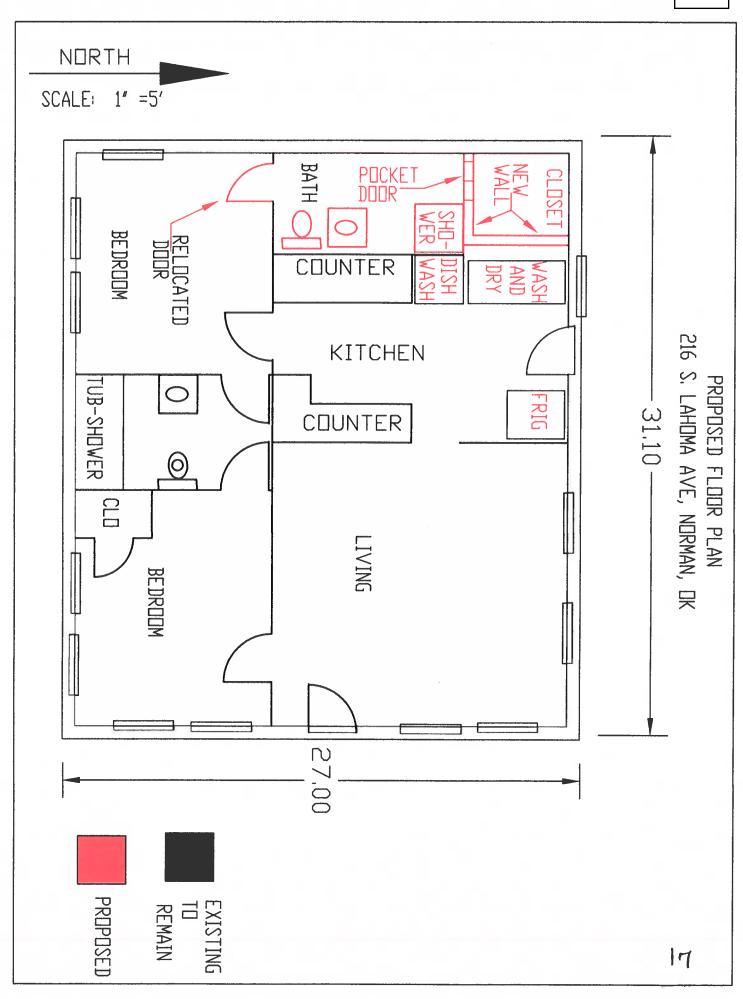
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Item 3.



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Cleveland County Oklahoma Assessor's Office Account #: 32336 / Parcel ID: NC29EAGLE 2

Current Market Value

\$97,631

6001 216 S LAHOMA AVE

KEY INFORMATION

Tax Year	2023				
Land Size	0.2200	Land Units			
Class	Urban Reside	School District	NORMAN CITY 29		
Section	31 31	Township	9		
Range	2W	Neighborhood	EAGLETON NC29		
Legal Description	EAGLETON LOT 6 BLK 2	с на посучение умерие вод и ла лите иноцителни (би рошения таколити запруки, у с на ините изначили так как ин			
Mailing Address	BURNETT, GLENN & SHEILA, 216 S LAHOMA AVE, NORMAN, 73069, 73069				

CURRENT BURNETT, GLENN & SHEILA

216 S LAHOMA AVE

NORMAN OK 73069

ASSESSMENT DETAILS

Market Value	\$97,631	
Taxable Value	\$97,631	
Land Value	\$40,000	
Gross Assessed Value	\$11,715	
Adjustments	\$0	
Net Assessed Value	\$11,715	
View Taxes for R0032	2336	

RESIDENTIAL

RESIDENTIAL BUILDING (1)

Cooling Central H/A			Total Finished Area	837	
Roof Cover	Comp Shingle	Foundation	Conventional Frame	Floor Cover	Allowance
Total Bathrooms	1.00	Roof Type	Gable	Bedrooms	2
Additional Full Bath	0	Half Baths	0	Three Quarter Baths	0
Interior	Drywall	Exterior Walls	Frame Masonry Veneer	Full Baths	1
Storles	1.0	Condition	Good	Year Built	1930
Туре	0001	Description	Conventional 1 Story	Quality	Fair Plus

SALES

SALE DATE	SALE PRICE	DEED BOOK	DEED PAGE	GRANTOR	GRANTEE	DEED TYPE
11/01/2022	\$142,500	6492	264	SU, ZHONGJIANG	BURNETT, GLENN & SHEILA	WD
09/23/2019	\$60,000	5970	1169	CLEAR WATER PROPERTIES, LLC	SU, ZHONGJIANG	WD
09/04/2019	-	5965	744	SAM INVESTMENTS, LLC	CLEAR WATER PROPERTIES, LLC	WDN
02/28/2014	\$100,000	5266	1456	RAYL, CHARLES H-REV TRT	SAM INVESTMENTS, LLC	WD
10/24/2007	\$105,000	4415	383	LOWE, LYLE & CHERI	RAYL, CHARLES H-REV TRT	WD
06/10/1996	\$0	2738	18	POSTON, SUZANNE T	LOWE, LYLE & CHERI	WD

J.W Designs LLC

9201 Button Ave Oklahoma City, OK 73160 (405) 740-0322 John.JWDesigns@Gmail.Com

Estimate

012433 Glenn Burnett 04/21/2023 1702 Creekside Dr. Sugar Land, TX 77478 Job Site- 216 S Lahoma Ave Norman, OK 73069 DATE ACTIVITY DESCRIPTION QTY RATE AMOUNT Services Demolition 1 2,400.00 2,400.00 - Existing walls to adjust floor plan for added closet, bathroom, and utility closet - Flooring - Disposal for entire length of project is included in this line Services Framing 2.250.00 2.250.00 - Frame wall structures for the new floor plan layout - Provide any subfloor supports that are needed in this work area - Frame interior pocket doors and swing doors - Standard materials included in this line Services Drywall 1 2,140.00 2,140.00 - Install new drywall to exposed framing on walls and ceiling - Tape, mud, and skim coat texture Materials **Drywall** l 400.00 400.00 - Approx. 10 Sheets - Tape, Mud - Misc. supplies Services Plumbing 1 4,015.00 4,015.00 - Adding hookup for dishwasher - Relocating supply and drain box for washing machine - Install new drains for shower, toilet and sink in bathroom - Install new supply lines for sink, shower, and toilet in bathroom All necessary materials included Services New Bathroom 5,980.00 1 5.980.00 - Full standup tiled shower

405-740-0322



Services	New Bathroom Full standup tiled shower - Subway tiles Tile flooring Vanity with sink and fixture Round bowl toilet Exhaust fan Wall mounted light fixture Wafer light led above shower Standard materials included Electrical Remove 100 amp meter base and service riser Install/ upgrade service to 200 amps with meter base and service riser (upgrade recommended based on all appliances being electric, and no gas supply to home) Grounding and bonding breaker box with 5/8" ground rods X 2 and # 4 bare wire Remove 2 existing interior panels Install new outdoor weather rated oreaker box 200 amps Reroute existing circuits into new outdoor panel Install dedicated circuit 120V-20 amp		1	5,980.00 9,220.00	5,980 9,220
	Remove 100 amp meter base and service riser Install/ upgrade service to 200 amps with meter base and service riser (upgrade recommended based on all appliances being electric, and no gas supply to home) Grounding and bonding breaker box with 5/8" ground rods X 2 and # 4 bare wire Remove 2 existing interior panels Install new outdoor weather rated breaker box 200 amps Reroute existing circuits into new boutdoor panel		1	9,220.00	9,220
1 - -	for new bathroom with GFCI, light ixtures, exhaust fan Install dedicated circuit 120V-15 amp dishwasher Install dedicated circuit 120V-15 amp- efrigerator				
-	Install dedicated circuit 240V-30 amp with 10/3 Romex wire- stackable WD Install dedicated circuits 120V-20 amps X 2 for kitchen countertops Install disconnect box 240V-30/60 amp - AC condenser Pull necessary electrical city permits with the city of Norman Materials included				
t	Flooring Install new matched LVP flooring in he worked areas - Approx 500SF Install new base trim	2	50	2.25	562.
I	Flooring LVP flooring to match existing in nouse	2	50	3.00	750.
	Windows Brick and mortar 3 windows after full emoval		1	850.00	850.
	Windows Brick		1	575.00	575.

- Mortar
- Misc. supplies

Insurance		30,000	0.01	300.0(
	SUBTOTAL			29,442.5(
Ach	TAX			0.00
John Wayne Woods	TOTAL			\$29,442.50
John Wayne Woods 4/21/2023				

Accepted B

Accepted Date

Curb Appeal, Inc. 3334 W Main St, #136, Norman, OK 73072

		File No. 2303092RU
	*********** INVOICE ******	****
File Number: 230309	92RU	
Mr. Glenn Burnett		
216 S Lahoma Ave Norman, OK 73069		
Invoice # :	2303092RU	
Order Date : Reference/Case # :	04/03/2023	
PO Number :		
216 S Lahoma Ave Norman, OK 73069	1	
	General Purpose Appraisal Report	\$ 550.00
		\$
	Invoice Total State Sales Tax @	\$ 550.00 \$ 0.00
	Deposit Deposit	(\$) (\$)
	Amount Due	\$ 550.00
		•
Terms: Upon Recei	ipt, Please	
Please Make Check I	Payable To:	
Curb Appeal, Inc. 3334 W Main St, #1	36	
Norman, OK 73072		
Fed. I.D. #: 41-20746		
Than	ik you for choosing Curb Appeai, Inc. for your re	al estate valuation needs!
		\frown
		(20)
		\bigcirc

Tel: 405/ 850-0555 email: aemerson@curbappealok.com Fax: 405/ 701-9011

Restricted Appraisal Report File No. 2303092RU This report is limited to the sole and exclusive use of the client. The rati ed at the or ns set forth in this report may not be normation in the appraiser's workfile. The purpose of this appraisel report is to provide the client with a credible opinion of the defined value of the subject property, given the intended use of the appraise! Client Mr. Glenn Burnett E-mail Zip 73069 Client Address 216 S Lahoma Ave City Norman State OK Intended Use To obtain the current market value of the Subject property for collateral valuation purposes, as of 04/03/2023, the effective date of the appraisal report (inspection date) Property Address 216 S Lahoma Ave **City Norman** State OK Zip 73069 Other Description (APN, Legal, etc.), if applicable Lot 6, Block 2, Eagleton addition, to the City of Norman; Cleveland County Assessor ID: NC29
 EAGLE 2 6 001 / R0032336; Owner of Record: Glenn, Shiela Burnett; 2022 Taxes: \$1348.00

 Property Rights Appraised
 X Fee Simple
 Leasehold
 Other (describe)
 Subject property existing use: Single Family Residence, zoned R-1:Single Family Res. Dist Use reflected in appraisal: Same Highest and Best Use: X Existing Other: Other: My research 🕱 did 🗌 did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal. Prior Sale/Transfer: Date 11/01/2022 Price \$142,500 Source(s) Cleveland County Assessor Records Analysis of prior sale transfer history of the subject property (and comparable sales, if applicable) The Subject property previously sold, 11/01/2022, at \$142,500, Grantor: Zhongjiang Su; Grantee: Glenn, Shiela Burnett. The prior sale is considered to be an Arms length transaction. The prior sale appears to have sold below market. No other sales/transfers of the Subject property, witin the past 36 months of the effective date of the appraisal report. No prior sales/transfers of the Comparable properties, within the past 12 months of their effective dates of sale. Offerings, options and contracts as of the effective date of the appraisal No listings of the Subject property, within the OKCMAR MLS system within the past 12 mos. No current executed options or contracts for purchase noted, as of the effective date of the appraisal report. Marketability Comments: The Subject's neighborhood is defined as follows: W Main St to the north; W Lindsey St to the south; Burlington Northern / Santa Fe Railroad tracks to the east; S Berry Rd to the west. Per OKCMAR MLS data, the average days on market for the defined neighborhood is 29 days. Reasonable exposure time for the Subject property is considered to be less than 3 months. Site Comments: "NOTE" The Subject property is located in a Special Flood Map Area - High Risk (Zone AE), per FEMA Flood Map: 40027 C0280J, dated 01/15/2021. See attached flood map for additional details. Given the location within the flood map any changes to the residence / remodeling / rehabilitation would require a Floodplain Permit Appliacation by the City of Norman, under the requirements outlined in the Flood Hazard Ordinance Section 429.1, rev. 01/18/2022. See Attached Addendum. nprovement Comments: The Subject property is an Average quality 1 Story Ranch style home, considered to be in Good condition. The Kitchen features newer cabinetry, granite countertops, appliances and fixtures. The bathroom includes newer cabinetry, tiled flooring, plumbing / electrical fixtures. The property features refinished hardwood flooring, newer interior paintwork and fixtures. The property also features a newer central heat/air system. Other features include a covered porch and rear perimeter fencing. FEATURE SUBJECT COMPARABLE SALE NO. 1 COMPARABLE SALE NO. 2 COMPARABLE SALE NO. 3 629 W Comanche St 216 S Lahoma Ave 624 W Comanche St 708 W Eufaula St Address Norman Norman, OK 73069 Norman, OK 73069 Norman, OK 73069 Proximity to Subject 0.09 miles NE 0.07 miles NE 0.05 miles SE 215,000 159,500 227.000 Sale Price 0.00 sq.ft. 215.00 sq. ft. \$ 190.76 sq. ft. Sale Price/Gross Liv. Area \$ 221.53 sq. ft. OKCMAR #1010202; DOM 3 Data Source(s) OKCMAR #1048736; DOM 1 OKCMAR #1019414; DOM 2 Cleveland Co;Bk-Pg:6444-756 Cleveland Co;Bk-Pg:6528-484 Verification Source(s) Cleveland Co; Bk-Pg:6460-90 VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjust +(-) \$ Adjustment ale or Financing ArmsLength ArmsLength ArmsLength Conventional;0 Concessions Cash:0 Cash:0 Date of Sale/Time s06/22;c05/22 0 s03/23;c02/23 0 s07/22;c07/22 0 Location Eagleton Norman Core 0 Eagleton Eagleton Leasehold/Fee Simple Fee Simple **Fee Simple** Fee Simple Fee Simple 9583 sf 6970 sf Site 0 10019 sf 6534 sf 0 View **Residential-Avg Residential-Avg Residential-Avg Residential-Avg** 1 Sty Ranch Design (Style) 1 Sty Ranch 1 Sty Ranch 1 Sty Ranch Average **Quality of Construction** Average Average Average Actual Age 1930 (93 years) 1920 (23 years) 0 1930 (93 years) 1942 (81 years) 0 Good VGood -11,000 Good Condition Good bove Grade Total Bdrms Total Borns -5,000 Total Bdm Total Bdrms Baths Baths Baths Baths 1.0 Room Court 4 2 1.0 5 2 1.0 0 5 3 0 4 2 1.0 Gross Living Area 100.00 843 sq. ft. 1,000 sq.ft -15,700 1,190 sq. ft -34.700 720 sq.ft. 12,300 0sf Osf **Basement & Finished** Osf 0sf Rooms Below Grade Functional Utility Average Average Average Average Central Heat/Air **Central Heat/Air** Heating/Cooling **Central Heat/Air** Central Heat/Air Energy Efficient Items **Dbl Pane Wnds** Storm Wnds **Dbl Pane Wnds Dbl Pane Wnds** None None None 1 Carport -1.500 Garage/Carport Patio,Porch Stoop.Porch -2,000 Stoop,Porch Porch/Patio/Deck 0 CvdDeck,Porch Addn'l Amenities None 1 F/P -1,000 None None AE - High Risk Flood Zone AE - High Risk AE - High Risk AE - High Risk Net Adjustment (Total) X. 27.700 + X. 41,700 X+ Π. 10.800 Adjusted Sale Price -12.9% -18.4% 6.8% Net Adj. Net Adi. Net Adi. Gross Adi. 12.9% 187,300 of Comparables Gross Ad. 18.4% 185,300 Gross Adj 8 7% 170,300 Summary of Sales Comparison Approach See Attached Addendum

indicated Value by Sales Comparison Approach \$ 180,000

qpar

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	ppraisal Report	File No. 2303092RU
Methods and techniques employed: X Sales Comparison Approach Cost	Approach Income Approach Other	7
Discussion of methods and techniques employed, including reason for excluding an approa	to value: As discussed with the cli	ent, only the Sales Comparison
Approach was completed. While the Cost and Income Approach	es to Value are considered to be rel	evant, the exclusion of these
approaches is not required to produce credible appraisal results		
2		
Reconciliation comments: The Sales Comparison Approach was given	greatest weight, as comparable sale	s data is most readily available and
the best indicator of value for the subject property. This is consid	lered a restricted appraisal, as defin	ed under USPAP, Standard 2-2 (b).
0		
Based on the scope of work, assumptions, limiting conditions and apprais	er's certification, my (our) opinion of the d	efined value of the real property that is
the subject of this report as of 04/03/2023	, which is the effective date of this apprais	sai, is:
X Single point \$ 180,000 Range \$ to		Less than \$
This appraisal is made 🗶 "as is," 🔲 subject to completion per plans and specification	ns on the basis of a hypothetical condition that the i	mprovements have been completed,
subject to the following repairs or alterations on the basis of a hypothetical condition the	t the repairs or alterations have been completed	subject to the following:
Annulanda Cardification		
Appraiser's Certification		
The appraiser(s) certifies that, to the best of the appraiser's knowledge and belief:		
 The statements of fact contained in this report are true and correct. The sparted applying optimizing and energy large and initial act builts are true and correct. 		
The reported analyses, opinions, and conclusions are limited only by the reported assum professional analyses, opinions, and conclusions.	tions and limiting conditions and are the appraiser:	s personal, impartial, and unbiased
3. Unless otherwise stated, the appraiser has no present or prospective interest in the prope	ty that is the subject of this report and has no perso	and interest with tecnet to the parties
involved.		when interest with respect to the parties
4. The appraiser has no bias with respect to the property that is the subject of this report or t	the parties involved with this assignment.	
The appraiser's engagement in this assignment was not contingent upon developing or re-	porting predetermined results.	
6. The appraiser's compensation for completing this assignment is not contingent upon the	evelopment or reporting of a predetermined value of	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 occurr	ance of a subsequent event directly related to the in	tended use of this appraisal.
7. The appraiser's analyses, opinions, and conclusions were developed, and this report has	been prepared, in conformity with the Uniform Star	ndards of Professional Appraisal Practice.
8. Unless otherwise noted, the appraiser has made a personal inspection of the property tha	is the subject of this report.	
9. Unless noted, no one provided significant real property appraisal assistance to the appraisal	er signing this certification. Significant real propert	y appraisal assistance provided by:
I have performed no services, as an appraiser or in any other ca	pacity, regarding the property that is	the subject of this report within the
three-year period immediately preceding acceptance of this appro	isal assignment.	
Additional Certifications:		
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· · · · · · · · · · · · · · · · · · ·		
	and the second	
Type of Value: X Market Value Other Value:		
Source of Definition: The Dictionary of Real Estate Appraisal, the Ap	praisal Institute	
Source of Definition: The Dictionary of Real Estate Appraisal, the App Definition of Value: The most probable price in cash, terms equivalent	to cash, or in other precisely revealed	d terms, for which the appraised
Source of Definition: The Dictionary of Real Estate Appraisal, the App Definition of Value: The most probable price in cash, terms equivalent property will sell in a competitive market under all conditions requ	to cash, or in other precisely reveale isite to fair sale, with the buyer and	d terms, for which the appraised seller each acting prudently.
Source of Definition: The Dictionary of Real Estate Appraisal, the Ap	to cash, or in other precisely reveale isite to fair sale, with the buyer and	d terms, for which the appraised seller each acting prudently,
Source of Definition: The Dictionary of Real Estate Appraisal, the Ap Definition of Value: The most probable price in cash, terms equivalent property will sell in a competitive market under all conditions required knowledgeably, and for self-interest, and assuming that neither is	to cash, or in other precisely reveale isite to fair sale, with the buyer and under undue duress.	id terms, for which the appraised seller each acting prudently,
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Source of Definition: The Dictionary of Real Estate Appraisal, the App Definition of Value: The most probable price in cash, terms equivalent property will sell in a competitive market under all conditions required knowledgeably, and for self-interest, and assuming that neither is Fundamental assumptions and conditions presumed in this defining 1. Buyer and seller are motivated by self-interest 2. Buyer and seller are will informed and are acting prudently 3. The property is exposed for a reasonable time on the open man 4. Payment is made in cash, its equivalent, or in specified financing 5. Specified financing, if any, may be the financing actually in place	to cash, or in other precisely reveale isite to fair sale, with the buyer and under undue duress. tion are: ket.	seller each acting prudently,
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Source of Definition: The Dictionary of Real Estate Appraisal, the App Definition of Value: The most probable price in cash, terms equivalent property will sell in a competitive market under all conditions requ knowledgeably, and for self-interest, and assuming that neither is Fundamental assumptions and conditions presumed in this defini 1. Buyer and seller are motivated by self-interest 2. Buyer and seller are motivated by self-interest 3. The property is exposed for a reasonable time on the open mar 4. Payment is made in cash, its equivalent, or in specified financi 5. Specified financing, if any, may be the financing actually in plat the effect, if any, on the amount of market value of atypical fina appraisal report.	to cash, or in other precisely reveale isite to fair sale, with the buyer and under undue duress. tion are: ket. g terms. e or on terms generally available fo ancing, services, or fees shall be cle	seller each acting prudently,
Source of Definition: The Dictionary of Real Estate Appraisal, the App Definition of Velue: The most probable price in cash, terms equivalent property will sell in a competitive market under all conditions required knowledgeably, and for self-interest, and assuming that neither is Fundamental assumptions and conditions presumed in this definit 1. Buyer and seller are motivated by self-interest 2. Buyer and seller are will informed and are acting prudently 3. The property is exposed for a reasonable time on the open mark 4. Payment is made in cash, its equivalent, or in specified financi 5. Specified financing, if any, may be the financing actually in plat the effect, if any, on the amount of market value of atypical fina appraisal report.	to cash, or in other precisely reveale isite to fair sale, with the buyer and under undue duress. tion are: ket. g terms. e or on terms generally available fo ancing, services, or fees shall be cle	seller each acting prudently,
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Source of Definition: The Dictionary of Real Estate Appraisal, the App Definition of Value: The most probable price in cash, terms equivalent property will sell in a competitive market under all conditions required knowledgeably, and for self-interest, and assuming that neither is Fundamental assumptions and conditions presumed in this defining 1. Buyer and seller are motivated by self-interest 2. Buyer and seller are motivated by self-interest 2. Buyer and seller are will informed and are acting prudently 3. The property is exposed for a reasonable time on the open mar 4. Payment is made in cash, its equivalent, or in specified financia 5. Specified financing, if any, may be the financing actually in plat the effective appraisal date. 6. The effect, if any, on the amount of market value of atypical fini- appraisal report. Appraiser Name: Aaron Emerson Company Name: Curb Appeal, Inc. Company Address: 3334 W Main St, #136	to cash, or in other precisely reveale isite to fair sale, with the buyer and under undue duress. tion are: ket. bg terms. Se or on terms generally available fo ancing, services, or fees shall be cle co-APPRAISER	seller each acting prudently,
Source of Definition: The Dictionary of Real Estate Appraisal, the App Definition of Value: The most probable price in cash, terms equivalent property will sell in a competitive market under all conditions required knowledgeably, and for self-interest, and assuming that neither is Fundamental assumptions and conditions presumed in this definit 1. Buyer and seller are motivated by self-interest 2. Buyer and seller are motivated by self-interest 3. The property is exposed for a reasonable time on the open mark 4. Payment is made in cash, its equivalent, or in specified financia 5. Specified financing, if any, may be the financing actually in play the effective appraisal date. 6. The effect, if any, on the amount of market value of atypical fin- appraisal report. APPRAISER Signature: Market Signature: Curb Appeal, Inc. Company Name: Curb Appeal, Inc. Company Address: 3334 W Main St, #136 Norman, OK 73072	to cash, or in other precisely reveale isite to fair sale, with the buyer and under undue duress. tion are: ket. g terms. e or on terms generally available fo ancing, services, or fees shall be cle co-APPRAISER Signature: Name: Company Name:	seller each acting prudently,
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Curb Appeal, Inc.

File No. 2303092RU

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspects the type and extent of data researched, the type and extent of analyses applied to arrive at opinions or conclusions.

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client and to the intended use of the report. This report was prepared for the se and exclusive use of the client for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in th report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership.

2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.

3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.

4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.

5. The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.

6. Information, estimates, and opinions furnished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.

7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not a home inspection or environmental assessment of the property and should not be considered as such.

8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar "expert", unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser daims no special expertise regarding issues including, but not limited to: foundation settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in working order.

Any viewing of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed.

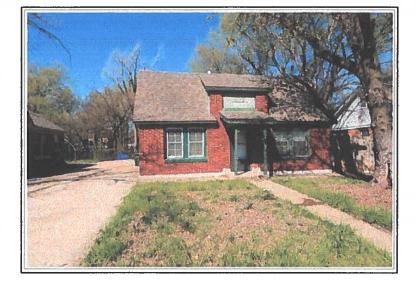
10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the assignment. The Definition of Value used in this assignment is not consistent with the definition of Market Value for property insurance coverage/use unless otherwise stated by the appraiser.

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions



SUBJECT PROPERTY PHOTO ADDENDUM

Client: Mr. Glenn Burnett	File No.	: 2303092RU
Property Address: 216 S Lahoma Ave	Case N	U
City: Norman	State: OK	Zip: 73069



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 3, 2023 Appraised Value: \$ 180,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

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perty Address: 216 S Lahoma Ave Case No.:	ADDE	ENDUM
 Purpose of the Appraisal The purpose of this appraisal is to estimate the market value of the subject property as defined within the attached GPAR Restricted Appraisal Report (01/2014) as of the effective date of the appraisal. The function of the appraisal is to assist the client, Mr. Glemn Burnet, in collateral market valuebin, as of 04/03/2023 (appraisal field inspection date). This report is intended for the use only of the named client(s) herein. Use of this report by others, not specifically named on the first page of this report, is not intended to the use of the appraisal report is a technical document and has been prepared to the client's requirements and specific lechnical needs. Casual readers are cautioned about their limitations and are also cautioned appraised reports of an onorable or altered copy of an appraisal report (Including all addend and attachments) given out to othera. The client is cautioned in releasing this report to any other party. Legal advice should be obtained on potential liability issues are released. A party receiving a copy of an appraisal report (Including all addend and attachments) given out to otherase. The client is cautioned that there are inherent limitations of the accuracy of the information and analysis contained in this appraisal. The internet limitations of the accuracy of the information and analysis contained in this appraisal. The internet limitations of the accuracy of the information and analysis contained in this appraisal. The internet limitations of the assignment. (USPAP SMT-9). The reader is cautioned that there are inherent limitations of the accuracy of the information and analysis contained in this appraisal. The addend and attachments in an effort to understand any and all initiations. Optimons and destimates expressed herein should not be considered as advice or a recommendation to accurace (USPAP. At reader is cautioned that there are inherent limitations of	lient: Mr. Glenn Burnett roperty Address: 216 S Lahoma Ave	
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of the information contained in this report. The appraiser assumes no liability for harm caused by reliance upon an incomplete or altered copy of an appraisal report (including all addende and attachments) given out to others. The client is cautioned in releasing this report to any other party. Legal advice should be obtained on potential liability issues before any copies are released. A party receiving a report copy from the client does not, as a consequence, become a party to the appraiser-client relationship. Parties who receive a copy of an appraisal, consulting, or review report as a consequence of disclosure requirements applicable to an appraiser's client do not become intended users of the report unless the client specifically identifies them at the time of the assignment. (USPAP SMT-9). The reader is cautioned that there are inherent limitations of the accuracy of the information and analysis contained in this appraisal. Information obtained from public sources is deemed reliable but not guaranteed. It is important to read the entire report, including the addenda and attachments in an effort to understand any and all limitations. Opinions and estimates expressed herein should not be considered as advice or a recommendation to act. Scope of Work This appraisal practice (USPAP), and the opinions and conclusions herein were reported in accordance with Standards Rule 2 of USPAP. The scope of work is driven by the complexity of the appraisal assignment, the intended use and user as defined, property type, characteristics of the property, intended purpose, and accepted appraisal practices as are recognized as of the effective date of the appraisal, as well as USPAP. Advisory Opino 23 (AO-23). As such, the scope of work required by this assignment includes but is not limited to the following: Subject And Market Characteristics Research & Report Development Upon receipt of the appraisal request and assignment, the Appraiser evaluate the order, correlated and reconciled with the client/iender the requested	appraiser. This report is not intended, nor can it be relie	ed upon for any other use. This appraisal report is a
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	Approaches to value are considered relevant in the loca	

Addendum Page 1 of 7

Property Address: 216 S Lehoma Ave Case No.:	
City: Norman State: OK Zip: 73089	

Highest & Best Use

Analysis is done "As Improved." To summarize:

"If the subject's improvements are reasonably typical and compatible with the market demand for the neighborhood, and the present improvements make the value of the property greater than if the site were vacant, then the existing use is considered as reasonable, reflecting its highest and best use".

Residential use is among those uses deemed legally permissible, physically possible and financially feasible. Thus, the current/proposed residential use is considered an adequate expression of the concept of highest and best use as improved/proposed to be improved.

The highest and best use scope of work did not include a strict, theoretical highest and best use analysis which would include analyzing all legally permitted and physically possible uses based on the assumption that the site is vacant.

The scope of work in determining whether current or proposed use is a "legal" use was limited to researching whether this zoning classification allows use as a residential site. I suggest the client to employ the services of other professionals such as surveyors, title specialists, etc. if the client has zoning concerns beyond the fact that this site allows for residential use and is improved/proposed with a residential dwelling.

However, given the Subject's location within a High Risk Floodplain and the fact that any substantial changes to the Subject property would require a Floodplain Permit Application, a discussion of the Subject's Highest and Best Use will be evaluated throughout this appraisal assignment.

General Comments

The appraiser provides an opinion of estimated market value. The appraiser is not a home, pest inspector or environmental inspector. The appraiser does not guarantee that the property is free of defects or environmental problems.

If a needed repair or item of concern is readily observable, this appraiser will note it. Based on the circumstance, there will be three options. These are:

1. Only a comment on the noted item with no recommendation.

- 2. A comment and recommendation for additional inspection/reports from a qualified provider.
- 3. A comment and recommendation to have the item replaced/repaired as needed.

However, regardless of the recommendation, this appraiser recommends that if a more detailed inspection or description of the improvements is required, a qualified and competent building inspector, pest control inspector, structural engineer, contractor or architect be retained. The condition of various systems noted in the report is based solely on an external cursory observation. This appraiser and/or appraisal firm does not warrant or guarantee that the condition indicated is accurate due to potential hidden repairs and/or problems or those that are outside the appraiser's scope of work. This appraiser and/or appraisal firm employees are not qualified in the detection of asbestos, lead based paint or similar products, radon, synthetic or latex or elastomeric stucco, Poly Butylene pipes or connectors (again these may be hidden), urea-formaldehyde foam insulation, aluminum wiring (usually hidden) or other items or materials that are or may be considered as hazardous or harmful or dangerous to humans and/or properties.

Measurements, calculations, square footage and room counts are approximations and the appraiser does not guarantee accuracy. If the square footage is important in any manner to any user of this report, the user should have the square footage measured prior to undertaking any action including, but not limited to, making a loan, funding a loan, purchasing or selling the subject property.

Sources and Data Research Comments

Data for the subject and sales considered for comparison are gathered from the sources listed and described below. The research and gathering of data and information is performed and completed in the normal course of business as is referenced in USPAP, AO-24. Although due diligence in verification of the information was performed, 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.

The property was observed by the appraiser by an on-site observation of the interior / exterior, dated 04/03/2023, the observervation included a perimeter exterior measurement of the property which was completed in accordance with ANSI Z765-2021 standards.

Interior photos of the Subject property were obtained from the OKCMAR MLS system (OKCMAR MLS

Addendum Page 2 of 7

ADDE	NDUM	
ient: Mr. Glenn Burnett	File No.: 2303	1092RU
operty Address: 216 S Lahoma Ave	Case No.: State: OK	Zip: 73069
#1031168). Based on a visual inspection of the Sub to have been made to the interior of the property.	ject property, dated 04/03/2023,	no changes appear
Comparable photographs have been be obtained from the Assessor Records.	e OKCMAR MLS system and/or C	leveland County
The flood zone designation was based on an examinatic available in my market and typically used in the trade for quality of these maps, a survey performed by a professi best indicator as to the exact Flood Zone designation. T public records, plat maps, and survey when available. Lo should have negligible effect on the final value estimate. that is outside the scope of the appraisal and this analys flood maps, location on the flood maps, lot sizes, lot area Zones. No title search was performed nor was there any that is outside the scope of work	r such purposes. Due to the scale onal land surveyor (PLF) should be he lot area was based on available of dimensions are subject to minor . Lot dimensions are typically not r sis. This appraiser cannot guarante a and/or determination of FEMA Sp	and relatively poor e considered as the e information from differences and eviewed or verified as see the accuracy of the pecial Flood Hazard
Nicole Emerson has provided professional assistar which includes property collection data, research a including property measurement and calculations, characteristics and condition factors; researching o system and verification through secondary data so	nd assistance during the on-sit taking photographs and detailin comparable sales transactions t	e field observation,
Sources of Data		
The following sources of data were used in research for not guaranteed.	this appraisal. They are deemed to	o be accurate but are
 The appropriate county Property Assessor's records The appropriate county Clerk of Court records, if avail OKCMAR MLS and Tax Record database. Sold Data, Inc (SDI). Area plat maps Survey (when made available). FEMA Flood Zone data, as well as local flood maps. A personal observation of the subject (interior/exterior the sales considered for comparison. When possible, the buyer and seller or realtors were) and an exterior observation from	the public street of
I have verified from a disinterested source such informat parties who have a financial interest in the sale or financial borrower/homeowner, the seller, the real estate agents (Some data can only be obtained by interviewing these so independently verify information or data provided to me f comment pages.	Ing of the subject property will incl (if involved), possibly the title and e ources. In my report, when I have	ude: My client, the escrow officers. been able to
Concerning Personal Property		
The appraiser does not include any value for personal pr unless otherwise noted in the appraisal report. Any perso pre-printed form has been marked with the letter "P" to in analysis of opinion of value.	onal property that was observed an	nd indicated on the
Concerning Mold		
If visible signs of what appears to be any mold-like subst the Improvements section of Page 1 of the URAR. Mold appraiser is not qualified to determine the cause of mold, to the property or its inhabitants, or if mold actually exists stated issues or their significance, an expert in molds sho	may be present in areas the appra the type of mold or whether mold s . For determination of the preser	iser cannot see. The might pose any risk
Clarification of Terms, Terminology and Definitions		
The appraiser is not a home inspector and the appraisal cannot be relied upon to disclose hidden defects that are of the subject property from standing height.	report is not a home inspection. The not apparent from a visual observ	ne appraisal report vation of the surfaces
The appraiser is not licensed as a home inspector, and f	or the appraiser to perform the act	ions of a home

Addendum Page 3 of 7

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Item 3.

ADDENDUM

ent: Mr. Glenn Burnett	File No.	2303092RU
operty Address: 216 S Lahoma Ave	Case	ło.:
y: Norman	State: OK	Zip: 73069

Under guidance from the appraiser's E&O insurance provider, LIA Administrators and Insurance Services, "The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser Regarding recent developments due to the onset of the COVID-19 pandemic, under guidance from the appraiser's E&O insurance provider, LIA Administrators and Insurance Services, "The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of any unforeseen event, subsequent to the effective date of the appraisal."

As of 03/24/2020, the City of Norman and City of Oklahoma City issued "Shelter in Place" protective orders and the State of Oklahoma issued a "Safer-at-Home" proclamation also issued all Non-Essential businesses to close for a 21-day period. As of 04/01/2020, the order had been extended to 04/30/2020. As of 05/01/2020, the City of Oklahoma City and State of Oklahoma have revised these protective orders to start a phased re-opening of businesses, while encouraging social distancing guidelines, in accordance with the Oklahoma State Department of Health and CDC guidelines. As of 06/01/2020, the State of Oklahoma has entered phase 3 of the COVID-19 re-opening plan.

The impact on the Subject's market value and local market indicators will depend on the length of the virus pandemic and influences on unemployment factors, which could affect demand for properties and supply of available properties. As of the effective date of the appraisal report, a negative impact on the Subject's market value or supply/demand factors could not be extracted from the marketplace, due to the recent developments of the COVID-19 pandemic.

Site Comments

A title policy was not provided, nor was any investigation conducted by the appraiser. We assume that the title is not encumbered and is suitable for transfer; however, should there be any adverse easements, encroachments, or assessments that have not been previously discussed, we reserve the right to amend this report accordingly.

No adverse easements or assessments noted. Lot size was obtained from a plat map filed with the Cleveland County Clerk's office, viewed within the mapping function of the Cleveland County Assessor's website.

No soil survey was provided nor was any investigation conducted by the appraiser. We assume that all soil and subsurface conditions are suitable for the development; however, should any subsequent subsoil survey negate these assumptions, we reserve the right to amend this report accordingly.

The flood zone determination indicated by the appraiser and the attached flood map is provided for information only. Due to the lack of detail found in the flood maps supplied by FEMA, the accuracy of the flood zone determination is questionable. As appraisers, we do not hold ourselves out as a professional in this area, and it is recommended that a flood determination be obtained from a professional in that field. Should the flood zone be determined to be different from that denoted in this report, we reserve the right to amend this report accordingly.

NOTE The Subject property is located in a Special Flood Map Area - High Risk (Zone AE), per FEMA Flood Map: 40027 C0280J, dated 01/15/2021. See attached flood map for additional details.

Floodplain Development Permit Requirements

All development within the City of Norman's floodplains requires a floodplain permit. Development is defined as any man made change to improved or unimproved real estate, including, but not limited to, buildings or other structures, under the requirements outlined in the *Flood Hazard Ordinance, Section 429.1, rev. 01/18/2022*.

The floodplain ordinance regulates construction in the floodplain. Without these provisions, flood insurance through the National Flood Insurance Program (NFIP) would not be available to property owners in Norman.

Per the City of Norman, the Flood Hazard District includes the following purpose / provisions:

Description and Purpose: The Flood Hazard District includes special flood hazard areas which are subject to periodic or occasional flooding during a one percent chance flood, and for which special regulations are applied in addition to or in combination with other zoning regulations applying to these areas to guide the type and manner of floodplain use so that it is consistent with the land use needs of the

t. Mr. Class Burnett		No : 0202000D11
t: Mr. Glenn Burnett erty Address; 216 S Lehoma Ave		No.: 2303092RU e No.:
Noman	State: OK	Zip: 73069
City of Norman.		
General Standards: In all special flood hazard are construction and substantial improvements and a fi (O-0809-3; O-2021-10)		e required for all new
All new construction or substantial improvements sh flood damage.	all be constructed by methods	and practices that minimize
All new construction or substantial improvements sh	nall be constructed with materia	Is resistant to flood damage.
All new construction or substantial improvements sh plumbing, and air conditioning equipment and other prevent water from entering or accumulating within t Utilities and facilities shall be constructed so as to m	service facilities that are design he components during condition	ned and/or located so as to
Specific Standards that Require Floodplain Perm permit involving structures, fill, excavation, mining, or upon issuance of a special permit as provided in the Floodplain Permit uses shall consist of any of the for (O-0809-3; O-2021-10)	or storage of materials or equipres subsection below titled "Flood	nent may be permitted only plain Permit Administration".
1. Residential Structures including both "site-built" that the lowest floor (including basement, ductwork, water heaters, and air conditioners, etc.) is at least at a level no lower than one (1) foot above the base such elevation at least fifteen feet (15') beyond the t attendant utility and sanitary facilities.	mechanical and electrical equip two (2) feet above the base flo flood elevation for the particula	oment including furnaces, od elevation. The fill shall be ar area and shall extend at
Substantial Improvement Requirements The National Flood Insurance Program (NFIP) requi improvement of a structure, the cost of which equals before the start of construction, must conform or me structure and be constructed at least 2 feet above the Flood Insurance Rate Map (DFIRM).	s or exceeds 50% of the marke set the same floodplain ordinand	t value of the structure ce requirements as a new
Development of Site Value Opinion During the development of the appraisal report, the researched going back 3 years from the effective da Preference was given to properties within close pro significant influence in market values in the Central of sales:	ate of the appraisal report, withi kimity to the University of Oklah	n the OKCMAR MLS system.
1. OKCMAR MLS #949752; 526 S Lahoma Ave, No Acre; located just south of the Subject property.	orman, OK, sold 06/16/2021, at	\$150,000, contains .32
2. OKCMAR MLS #965806; 501 E Brooks St, Norm located East of the University Campus, but features	an, OK, sold 09/15/2021, at \$1 s a similar location / distance to	50,000, contains .18 Acre; the university.
3. OKCMAR MLS #1009309; 210 S Lahoma Ave, N Acre; located just North of the Subject property and property includes a 1421 sf home, built in 1925, but appears to have been given to the improvements.	within FEMA Flood Zone AE.	like the Subject property. The
4. OKCMAR MLS #909216; 212 S Lahoma Ave, Not listed at \$89,900, .22 Acre, expired 05/12/2021; <i>loc</i>	rman, OK - expired listing, was ated the FEMA Flood Zone AE	listed in As-Is condition, , like the Subject property.
5. OKCMAR MLS #1031661; 1521 Cruce St, Norma located West of Berry Rd and between W Boyd St a		20,000, contains .25 Acre;
Recent land sales have sold between \$75,000-150, just north of the Subject property and features a sin consideration was also given to Comparable #4 (ex	nilar location within a FEMA flo	od area. Some
Based on a weighted average, given the Subject site value was considered at \$100,000.	t's location within FEMA Floo	d Area, AE, the Subject's
Comments on Sales Comparison Approach		

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ADDENDUM

: Mr. Glenn Burnett File No.: 2303092RU	
Norman	Case No.: State: OK Zin: 73089
Noman	State: OK Zip: 73069
	ne defined neighborhood, noted on page 1 of the appraisal report, These properties were confirmed closed sales, which have closed of the appraisal report.
	ction, which has closed within the past 3 months of the effective and 3 are older sales transactions, which have closed over the aisal report.
reviewed within the Subject's closer market set of the OKCMAR MLS system would indicate th months, while the average sales price has incr	n the local market within the past 12 months. However, data gment, within the InfoSparks statistical market analysis function ne median sales price has increased 8.6% during the past 12 reased 4.9% during this period. The average of the median and test consideration, at 6.75% during this period.
However, market values have stabilized in the mortgage interest finance rates.	area since July 2022, which is attributed to an increase in
	ordance with the secondary market guidelines, which is based on t effective date, to the effective date of the appraisal report.
However, based on recent sales and/or contra	sale, while Comparables #1 and 3 are older transactions. ct effective dates of the Comparable properties, no market time arious sales / contract dates of the Comparable properties.
	vsis, through market extraction, all Comparable properties feature operty and did not require any lot size adjustments.
As previously noted, all Comparable properties Subject property.	are located within a similar high risk flood zone influence as the
	ood / market segment typically recognize condition differences ts were deemed necessary for the age differences of the
features a superior level of Kitchen / Bathroom countertops and fixtures. The property property	condition, compared to the Subject property. Comparable #1 remodeling, which includes a higher grade of cabinetry, y was adjusted downward, at a rate of 5% of the property's om the marketplace, through match-paired sales analysis
The other required adjustments are for amenity contribution of each feature.	v type items and are based on the estimated market recognized
Comparable #2 was adjusted downward for its' difference.	superior 3 bedroom floorplan, at a rate of \$5000/bedroom
The adjustment for variations in heated living a	rea were made at \$100/sq. ft. difference.
single line item adjustment, which exceeds 10 inclusion of sales which are most like the Subj	ea size difference of Comparable #2, the property required a % net sales price. Good appraisal practice would indicate the lect property and required the fewest adjustments. However, ject property and recent sales date, the property was
	t accurately depict their actual condition at the time of sale. In after closing and they may reflect changes which have occurred
NOTE The photographs of the Comparable MLS system.	e properties were obtained from appraisal files or the OKCMAR
	d in making this appraisal. The comparables analyzed are ubject and the best indications of value for the subject property.
In making the final reconciliation of value b to the Comparable sales, which are located featured a similar high risk flood zone influ	by the sales comparison approach, equal weight was given f within close proximity to the Subject property and lence.

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ADDI	ENDUM
t: Mr. Glenn Burnett	File No.: 2303092RU
erty Address; 216 S Lahoma Ave Norman	Case No.: State: OK Zip: 73069
The Sales Comparison Approach was considered.	at \$180.000.
NOTE Based on the adjusted sales prices of the C	omnemble properties and consideration of \$180,000
the Subject's prior sale, dated 11/2022, at \$142,500, a	
Highest and Best Use Analysis Reconciliation	
Highest and Best Use Analysis is based on four tests, v "As-Vacant" and "As-Improved" and uses defined as fol	
1. Physically possible	
2. Legally permissible 3. Financially feasible	
4. Maximally productive	
NOTE As the Subject's current As-Is market value v considered at \$100,000. The improvements represent 4	
The property is a legally permissible unit, given the fact R-1: Single Family Residential District.	the property is a Single Family Residence and zoned
However, given the property's location within a High Ris Norman for future changes / rehabilitation of the propert Program.	sk Floodplain, there are limits imposed by the City of by, as outlined within the National Flood Insurance
As previously noted within the appraisal report, the Floo National Flood Insurance Program (NFIP), which requir other improvement of a structure, the cost of which equi before the start of construction, must conform or meet t structure and be constructed at least 2 feet above the B Flood Insurance Rate Map (DFIRM).	es that any reconstruction, rehabilitation, addition, or lals or exceeds 50% of the market value of the structure he same floodplain ordinance requirements as a new
older age and smaller size of the Subject's improvement	o the close proximity to the University of Oklahoma and

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