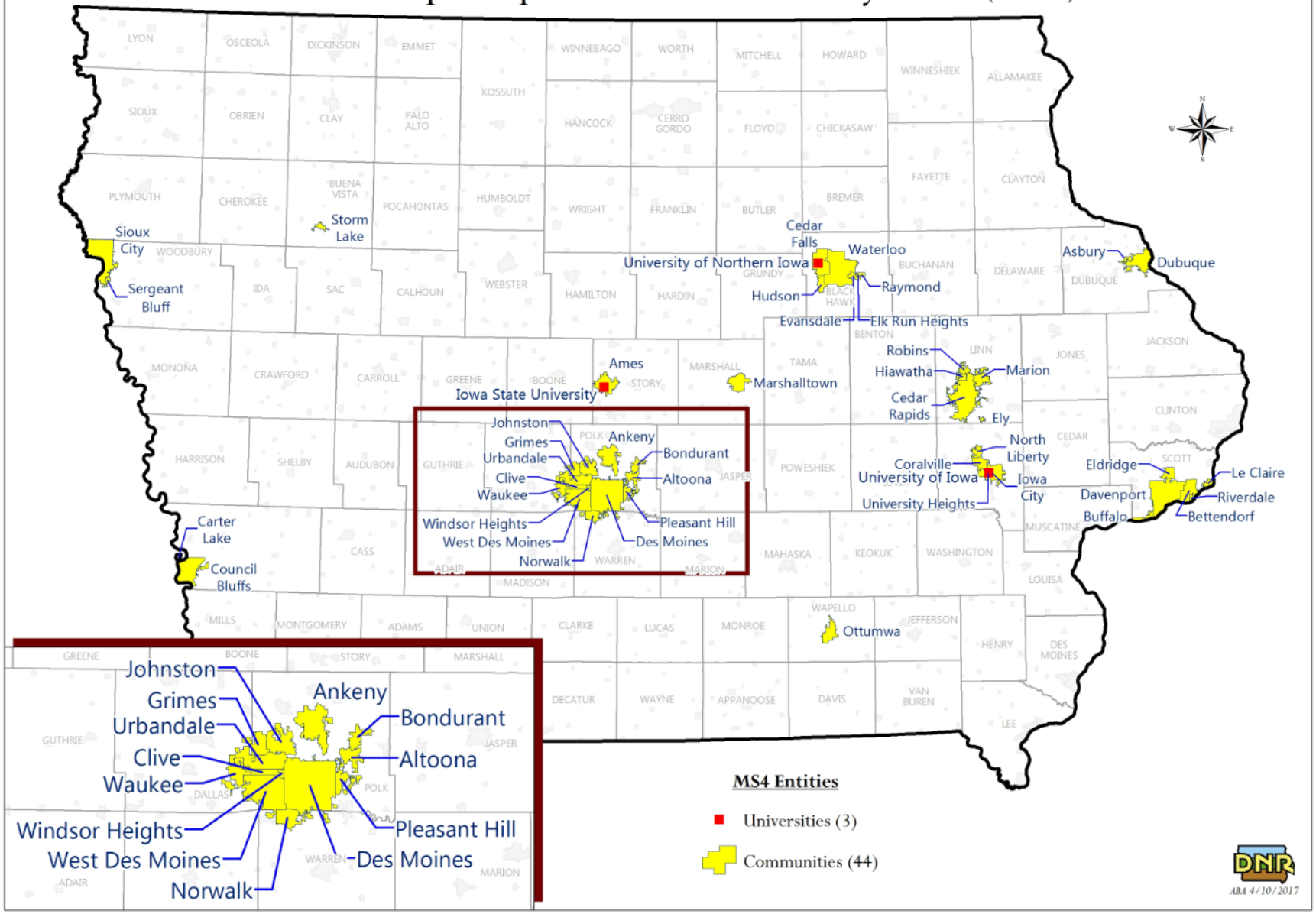Cities & Universities Required to Obtain Storm Water Permits for their Municipal Separate Storm Sewer Systems (MS4)