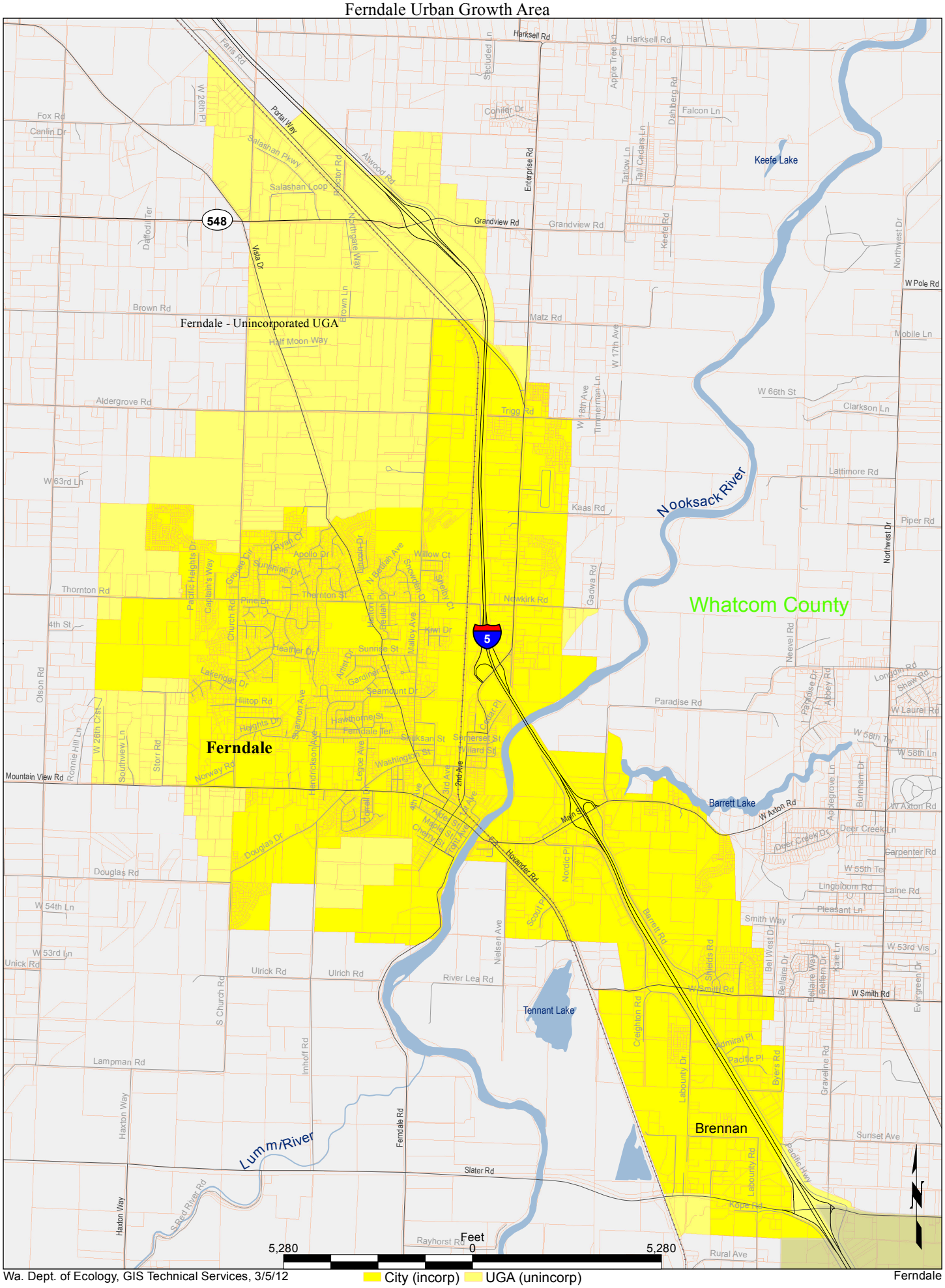Ferndale Urban Growth Area