



Rebuilding Paradise

Recommendations by the CRE® Consulting Corps

JANUARY 2022

CRE® THE COUNSELORS
OF REAL ESTATE®

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Executive Summary

The Town of Paradise was devastated by the deadly Camp Fire in 2018. Numerous federal, state, and nongovernmental agencies and programs have supported the town and its citizens in the three years since the Camp Fire, but there have also been numerous unforeseen obstacles to redevelopment. In some cases, a positive sense of progress toward long-term goals has been accompanied by frustration and dissatisfaction with short- and medium-term recovery efforts.



Photo credit: Steven Norris, CRE

After learning of The Counselors of Real Estate's Consulting Corps from the National Association of REALTORS® (NAR), Paradise Association of REALTORS® Association Executive Aubrey Pruis contacted The Counselors. The Consulting Corps was asked to study the situation, to offer advice, and to make suggestions that may help to expedite recovery efforts. Six CREs participated on the team, visiting Paradise July 18-23, 2021, with support provided by the CRE® Foundation, NAR, and the California Association of REALTORS®.

The rebuilding of a community following a major natural disaster provides a rare opportunity to reexamine and comprehensively address infrastructure, land use, environmental, and housing issues. Building a resilient and equitable community should be the paramount goal of any post-disaster recovery process—and the Town of Paradise has been proactive and ambitious in its post-disaster planning activities. However, creating an equitable community that provides housing, opportunities and services to households that cannot afford the cost of replacement housing will be far more challenging.

The Consulting Corps Team identified the following challenges:

- i. Uncertainty related to insurance payouts and lengthy infrastructure timelines, such as sewer and broadband, have led to hesitancy to rebuild among former residents, with the effect of freezing near-term action.
- ii. Insurance has surfaced as a significant impediment to future redevelopment.
- iii. Paradise historically provided an attractive and affordable place to live. However, its older inexpensive housing stock is now largely gone. Current new housing options far exceed the resources of many former residents.
- iv. The Town of Paradise has no public sewer system, relying on individual septic systems; the newer septic system standards are a significant limitation on what can be developed.

- v. Governmental and regulatory complexity and inflexibility—whether real or perceived—present a significant obstacle to redevelopment.
- vi. There is broad lack of awareness of or inability to access assistance programs.

To address the above challenges through immediately actionable results that can be achieved within three to five years, the team provides the following recommendations:

- i. Identify and contract with a private-sector individual(s) with extensive “deal-making” experience to evaluate proposals and streamline and expedite real estate development opportunities. Not a decision maker, this deal-maker assists and advises the town with practical expertise to move along rebuilding efforts more efficiently and effectively via public-private partnerships in coordination with other agencies and private sector developers/ landowners.
- ii. Address insurance issues including prototyping a California wildfire area insurance program, establishing parcel inspections to prevent and mitigate wildfire, and coordinating with the California Insurance Commissioner on coverage and cost.
- iii. Increase housing supply and affordability.
- iv. Comprehensively address citywide septic capacity and system issues.

- v. Remove unnecessary roadblocks in the zoning code and development review process to facilitate rebuilding.
- vi. Designate a single point of contact office or person to assist individuals through the rebuilding and financing process.

The focus of this report primarily is on residential development, as commercial typically follows residential. However, the team provides an outline for encouragement of commercial development. These recommendations are phased:

1. Start immediately to create activities that will pull people to the Ridge.
2. Encourage temporary and short-term retail/commercial uses, such as pop-up retail stores and partnerships with owners of large vacant commercial properties.
3. Over the long term, implement a zoning overlay to allow greater density and flexible standards for areas within the footprint of the sewer.



The Consulting Corps team with Paradise Association of REALTORS® Association Executive Aubrey Prais

In summary, the unprecedented scale of the rebuilding effort requires the community to adopt a flexible and nimble approach to facilitating development and to recognize that to achieve Paradise's goals the most important factor is adding population sufficient to attract and support the services the Paradise residents need and desire.

Streamlining efforts to provide a wide range of housing types and levels of affordability will accelerate Paradise's regrowth and attract the desired commercial and institutional services.

Prologue

The Town of Paradise, California, was a community of approximately 26,000 persons when the Camp Fire—one of the deadliest fires in California history—ignited a few miles north of the town on November 8, 2018. High winds blew the fire down the canyon formed by the Feather River and its adjoining uplands, and in less than an hour fire engulfed the town. Approximately 15,000 structures were destroyed, and 85 people perished. Today, Paradise has a population of approximately 6,800.

Numerous federal, state, and nongovernmental agencies and programs have supported the Town and its citizens in the three years since the Camp Fire, but there have also been numerous unforeseen impediments and obstacles to redevelopment. In some cases, a positive sense of progress toward long-term goals has been accompanied by frustration and dissatisfaction with short- and medium-term recovery efforts. The COVID-19 pandemic exacerbated the situation.

After learning of The Counselors of Real Estate’s Consulting Corps from Jean Maday (Director, Engagement and Commercial Strategy, 2013 - 2020) at the National Association of REALTORS® (NAR), Paradise Association of REALTORS® Association Executive Aubrey Pruis contacted The Counselors. The Consulting Corps was asked to study the situation, to provide conclusions, to offer advice, and to make suggestions that may help to expedite recovery efforts.



Feather River Canyon

At the invitation of Mr. Aubrey Pruis, Association Executive of the Paradise Association of REALTORS®, and with support provided by the CRE® Foundation, the National Association of REALTORS®, and the California Association of REALTORS®, six members from the CRE® Consulting Corps arrived in Paradise on July 18, 2021, under the leadership of Mr. Steven Norris, CRE. Over the next several days the members met with numerous elected officials and employees of the Town of Paradise; members of the local Board of REALTORS®; and representatives of local private and nonprofit organizations active in the Paradise market.

Creating an equitable community that provides housing, opportunities and services to households that cannot afford the cost of replacement housing will be far more challenging.



While the Consulting Corps team was onsite in Paradise, the Dixie Fire burned nearby, creating pyrocumulus clouds, smoke, and reminders of the Camp Fire. Photo by Frank Schulenburg - Own work, CC BY-SA 4.0, <https://commons.wikimedia.org/w/index.php?curid=10780272>
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The rebuilding of a community following a major natural disaster provides a rare opportunity to reexamine and comprehensively address infrastructure, land use, environmental, and housing issues. **Building a resilient and equitable community should be the paramount goal of any post-disaster recovery process**—and the Town of Paradise has been proactive and ambitious in its post-disaster planning activities, such as the Long-Term Community Recovery Plan (June 2019) and a number of long-range planning efforts under the umbrella of a new General Plan. (Examples include a new Housing Element, Transportation Master Plan and even revised Design Standards). This multi-year process will likely culminate in a comprehensive amendment of the current zoning code. The anticipated, yet still uncertain, installation of sewer infrastructure is another major component of the community’s rebuilding plans. These planning and rebuilding efforts, although not concluding for several years, will result in a more resilient Paradise. However, creating an equitable community that provides housing, opportunities

and services to households that cannot afford the cost of replacement housing will be far more challenging. In addition, the process required to update zoning and long range planning is very costly and time consuming. Often the effort to develop the “perfect” plan becomes too detailed and inflexible, resulting in time-consuming delays to rebuild.

Paradise is on its way to building a safer and more resilient community that will better withstand future wildfire events. It has the infrastructure in place to support a community of more than 20,000, to help address the regional demand for workforce and affordable housing and to create a critical mass of residents to support future commercial development. Nevertheless, there are significant short-term obstacles to overcome.

*Paradise is on its way to building a safer and more resilient community....
Nevertheless, there are significant short-term obstacles to overcome.*

The report is addressed not only to those who are working daily to rebuild Paradise, but also to those who are working in other wildfire-impacted communities. The report is focused on the immediate challenges to expediting the rebuilding of the housing stock over the next five years and to a somewhat lesser extent efforts to rebuild the commercial properties and services that were lost due to the fire and subsequent loss in population.

In summary, the unprecedented scale of the rebuilding effort requires the community to adopt a flexible and nimble approach to facilitating

development and to recognize that to achieve Paradise’s goals the most important factor is adding population sufficient to attract and support the services the Paradise residents need and desire. Paradise’s core strengths are a sense of community and superior schools: streamlining efforts to provide a wide range of housing types and levels of affordability will accelerate Paradise’s regrowth and attract the desired commercial and institutional services.

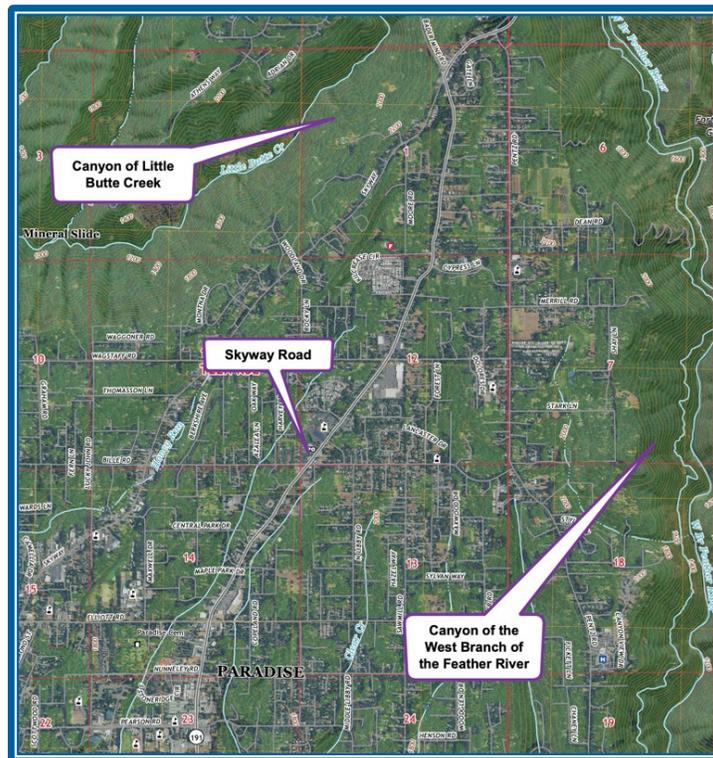
Streamlining efforts to provide a wide range of housing types and levels of affordability will accelerate Paradise’s regrowth and attract the desired commercial and institutional services.

The following pages identify the community’s physical characteristics, infrastructure constraints, and key demographics. The report then identifies several topics of relevance to the reconstruction of Paradise, followed by a series of suggested actions that will sustain momentum and advance the progress already made. Because the rebuilding of Paradise is an enormous undertaking, we believe that our suggestions comprise Phase I of a larger ongoing process.

Description of the Town

Physical

The Town of Paradise comprises a somewhat rolling plateau situated between the canyons formed by two creeks: Little Butte Creek on the west and the West Branch of the Feather River on the east.



Three generally north-south arteries run through the town:

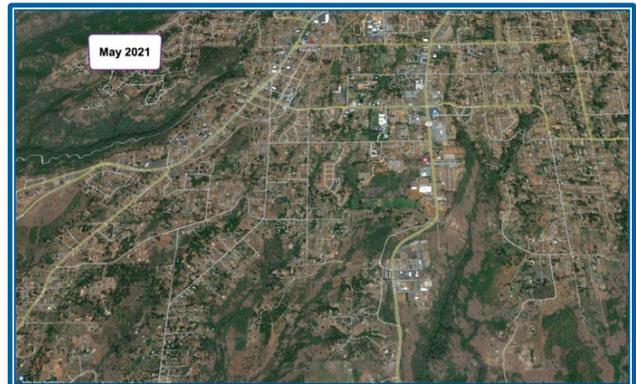
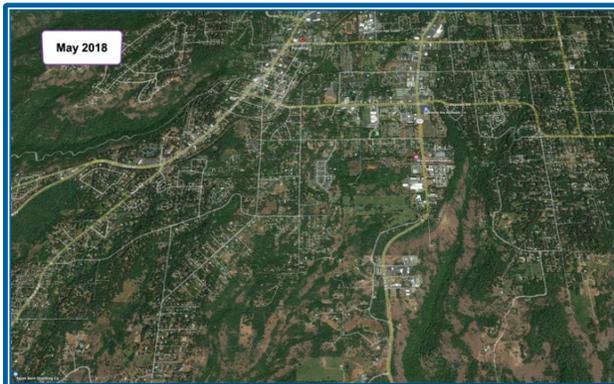
- Skyway Road, which is a paved four-lane road through town and is a four-lane divided highway leading south and west out of town to the county seat of Chico, approximately 19 miles from Paradise.
- Clark Road, located east of and generally parallel to Skyway (Clark Road becomes State Route 101 leading to Oroville, approximately 21 miles south of Paradise).
- Pentz Road (described as a collector road in the Comprehensive Plan), which generally marks the eastern edge of Paradise.

Commercial development in Paradise generally follows Skyway Road and Clark Road. Residential development generally is located between the three north-south arterials. A small amount of light industrial warehouse-style development is located near the south end of town.

Paradise is reportedly the largest town west of the Mississippi River that does not have a municipal sewer system.

The town has a municipal water system, but there is no municipal sewer system. All waste disposal requires septic tank and drain field. Paradise is reportedly the largest town west of the Mississippi River that does not have a municipal sewer system. Electricity is provided by PG&E, which is in the process of being reinstalled underground. There is no natural gas, and individuals rely on individual LP (liquefied petroleum) tanks.

The town has a layer of loam topsoil of varying depth over a lava and basalt underlayer. (The latter presents some limits on septic tank and drywell waste disposal systems.) The town was formerly heavily forested, but no longer. The following satellite photographs, taken in May 2018 and May 2021, respectively, show how the town has been altered by the fire.



Government

Development in the area of Paradise began in the late nineteenth and early twentieth centuries as part of a short-lived gold rush. For most of its history, it was an informal development located in unincorporated Butte County, but in 1979 it was incorporated as the Town of Paradise. Because it grew and developed informally prior to incorporation, the Town of Paradise has inherited a somewhat irregular pattern of development. The Comprehensive Plan was most recently amended in 2008 and was designed for the ensuing 15 years. The Town has developed a comprehensive zoning ordinance and plan, but according to one staff member of the zoning department, there is a high proportion of permitted non-conforming uses, attributable at least in part to its pre-incorporation pattern of growth.

The Town of Paradise has a Town Council-Town Manager form of government, in which the Town Council establishes and oversees policy and direction, and the Manager executes and administers the workings of government.

The Paradise Unified School District is a complete kindergarten-through-high school public education district serving Paradise and the adjoining unincorporated community of Magalia. The school district has a good reputation, and high school sports are well supported by the town.

Social and Demographics

The Town of Paradise is often characterized as friendly, neighborly, and permeated with an old-fashioned, small-town community spirit. Paradise is unpretentious and oriented around family. It has always been characterized by its numerous celebratory rituals: Flag Day, Gold Nugget Day, Johnny Appleseed Day, “Party in the Park Music and Marketplace” (Wednesdays during the summer), and many others. It is particularly passionate about its high school sports teams, its football team in particular. On the other hand, Paradise sometimes describes itself as distrustful of outsiders.

The following table summarizes some key data points for the pre-Camp Fire Town of Paradise; comparable statistics for the State of California provide a basis for comparison:

Comparison of Key 2018 Demographic Characteristics	Town of Paradise Pre-Camp Fire	State of California
Population	26,543	39,148,760
# Households	11,118	12,965,435
Persons per Household	2.34	2.96
Median Household Income	\$49,270	\$71,228
Median Age	49.1	36.3
Pct of pop 65+ years	25.8%	13.6%
Pct children (under 18 years)	18.7%	23.2%
Pct of pop = veterans	11.0%	5.4%
Pct of pop with disability	22.3%	10.6%
Education (25 years and older)		
High School Diploma only	26.0%	20.6%
Bachelors Degree or higher	21.7%	33.3%
Owner / Renter	70.0% / 30.0%	54.6% / 45.4%
Median Home Price	\$218,400	\$475,900
Pct of housing 1 unit, detached	69.0%	57.9%
Pct of housing = mobile home	16.9%	3.7%

Source: U.S. Census Bureau American Community Survey (2014-2018) Tables DP-03, DP-04, and DP-05

The town’s median age and median home price are perhaps its most distinguishing features: nearly half the adult population before the fire was age 49 or older, and that has increased to nearly 55 or older. Paradise’s older population was reflective of its attractiveness as an affordable retirement destination. According to the 2020 US Census, the Town’s population had recovered to 6,824. (In 2021, the California State Department of Finance estimated that Paradise’s had population jumped to 6,046, which made it the fastest growing municipality in California.) At \$218,400, its pre-fire median home price was less than one-half the statewide median.

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CRE® Consulting Corps Team Tours Paradise.

Challenges

Uncertainty, Long Timelines, and Hesitancy

One of our team, who has family living in nearby Chico, visited one month prior to our official visit. He flew into Sacramento, where he had arranged transportation with a charter transportation service—a seven-passenger van operated by a gentleman who had survived the Paradise fire three years earlier. The driver had owned and lived in a small ranch-style house, but on the day of the fire he was called out of town for a charter about one hour before the fire had been detected. “If I hadn’t been called out, I would have been home and I would have died in my van trying to escape,” he said. “The roads out of Chico were choked with fire and clogged with cars.” *And what happened to your home?* “Completely destroyed. With all my belongings.” *So where did you go?* “Well, I stayed a few weeks with some relatives in Oroville. But I couldn’t stay there forever. I rent a place in Chico now.” *So, do you still own your lot?* “Yes, yes, I do.” *Could you rebuild on that lot? Do you plan to?* “Yes, I still own that lot. But I’m not sure what’s going to happen. I’m just waiting to see what’s going to happen.” *So, what would make you decide whether to return or completely cut loose?* “Well, I’m not sure. Guess I’ll know it when I see it. But I haven’t seen it yet.”

The Corps encountered numerous people like that van driver who have adopted a “wait and see” attitude regarding their return and possible redevelopment of property in the town of Paradise. Hesitancy is expressed by former residents who had been renters or who still owned the sites of their former homes and who

have found other housing in nearby communities such as Chico and Oroville. Developers and investors who would otherwise build or rebuild retail and service facilities also appear affected by uncertainty surrounding Paradise. The uncertainty of and the length of time projected for completion of long-term beneficial projects and compensatory payments have had the paradoxical effect of freezing current near-term action. Similarly, the sheer volume of reports, committees and planning efforts are valuable, but many people and businesses are in survival mode and need short and clear roadmaps and alternatives.

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New homes have been built by those with financial means to do so.

The effect of long timelines—and the uncertainty of implementation in some instances—include:

- The five-year timeline to start sewer system construction.

- The five-year timeline to bring buried broadband to Paradise.
- The five-year timeline to underground electric utilities.
- The delay and uncertainty of PG&E private settlement payouts. The settlement established a compensation fund to pay affected parties damaged by the Camp Fire. However, that fund was established in part with PG&E stock that was not converted to cash; as a result, its value fluctuates with the market. Moreover, it is scheduled to be paid out to eligible parties in three tranches: under current circumstances it is unclear how much, if any, will be available for the second and third tranches. Residents we spoke with often mentioned needing the certainty of PG&E cash in hand to rebuild. **That uncertainty magnifies the paralysis preventing some parties from rebuilding or returning to Paradise.**
- Lack of a critical mass of residents to support commercial and institutional redevelopment.

Insurance

Insurance has surfaced as a significant impediment to future redevelopment. Most (if not all) insurance policies provide coverage to the maximum amount stipulated in the policy on above-ground improvements. In a total loss the award can take two forms:

- The full cost to replace the destroyed structure; or
- Actual Cash Value, that is, the *depreciated* value of the improvements.

Most parties, who were not in a position to rebuild at once, chose the second option. However, that option does not leave lot owners able to find an affordable replacement dwelling in the local community, because those depreciated structures were also destroyed.

Insurance has surfaced as a significant impediment to future redevelopment.

Take, for example, the hypothetical case of a homeowner whose 30-year-old dwelling had a market value of \$300,000 before the fire (\$50,000 in land value and \$250,000 in principal improvements). Let us also assume that it was fully insured (that is, \$250,000 for principal improvements) and had a mortgage of \$200,000. Those same improvements might cost \$400,000 to rebuild today, but immediate replacement takes time, including the necessary time for repair or replacement of the public improvements (streets, water, electricity), and actual construction time for the dwelling—and there will be additional cost to the owner to repair or replace the underground *site* improvements, which are not covered by insurance.

In this hypothetical case, the homeowner would receive \$50,000 (\$250,000 less \$200,000 to the mortgagee). Ordinarily, that owner would look for a similar 30-year-old house for \$300,000, *but those were also destroyed by the fire.*

Moreover, an extreme blaze like the Camp Fire burns so hot that many subsurface site improvements, which are not normally covered by insurance, were also destroyed. And of course, insurance does not cover the value of the land itself.

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Lastly and perhaps most importantly, insurance carriers are increasingly reluctant to insure in a designated wildfire hazard zone. They make their own independent risk assessments, often on the basis of surprisingly non-granular data (i.e., zip code-level data), and they often price coverage at figures that are ten or fifteen times higher than pre-fire costs. In 2019 alone, insurers dropped 230,000 homeowners from coverage in California. The California Commissioner of Insurance's office published a report in 2019 which concluded in part that a legislative change might be needed to create a predictable and reliable appeal process for insurance charges. It appears that that has not yet happened. One exception to broad-brush insurance denial and cost increases has been Farmers Insurance, perhaps because of its use of up-to-date granular data about wildfire risk from [zesty.ai](https://www.zesty.ai).

In 2019 alone, insurers dropped 230,000 homeowners from coverage in California.

The Affordability Gap

- Prior to the fire, Paradise offered one of the more affordable communities to live in the region. The town's age, location, numerous mobile home parks and other factors combined to offer a wide range of naturally affordable housing stock that unfortunately was lost in the fire. Costs to replace this housing stock far exceed the ability of a significant portion of those who formerly lived in Paradise to return. This dynamic is the single most critical factor in rebuilding Paradise: without a focused strategy to provide affordable options, new residents will be limited to more affluent households, which may significantly slow desired residential growth. For example, the median *household* income pre-fire was \$49,270 and approximately 60 percent of the pre-fire **population** was at this level or below. An income of this level can support a mortgage of approximately \$200,000. Current new housing options in Paradise—even the affordable mobile home park alternatives (once you include space rent and the cost of placing a unit)—exceed the resources of many former residents.
- Due to labor shortages and the escalating cost of building materials, construction costs are high, and completing projects in a timely manner is challenging. A limited supply of local general contractors and subcontractors also leads to significant cost increases.
- Many former residents were uninsured or underinsured, and they lack the resources needed to finance reconstruction.

- When compared with the City of Chico and other parts of Butte County, Paradise has traditionally provided an attractive and affordable place to live. However, its older inexpensive housing stock, which was dominated by detached single-family dwellings, is now largely gone.

Paradise has traditionally provided an attractive and affordable place to live. However, its older inexpensive housing stock...is now largely gone.

- Despite the existence of several programs (Community Development Block Grant-Disaster Recovery, Department of Agriculture rural housing grants, and others)—many of which can be combined for a single household—a gap often exists between the cost to rebuild and what former homeowners can afford, which prevents people from moving forward.
- Although 30 percent of pre-fire Paradise households were renters, very little rental stock has been constructed to date. Today only 13.8 percent of Paradise households report that they are renters while 1.2 percent are in a temporary living situation or are homeless. The provision of rental stock, perhaps in the form of manufactured homes placed in former mobile home parks, needs to be a higher priority.

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- Pre-fire Paradise had several senior residential facilities; none of these has returned.



Now-vacant Ridgewood Mobile Home Park

Sewage and Waste Disposal

The Town of Paradise has no public sewer system and relies on individual septic tank and drain field waste treatment and disposal systems. Moreover, current disposal standards for individual properties are more stringent than the older standards. **Septic system standards are a significant limitation on what can be developed.**

The town has investigated the possibility of creating a municipal sewer treatment facility, but that remedy has been blocked by the Central Valley Regional Water Quality Control Board. A second option is to create a sewer service area along segments of Skyway Road and Clark Road, which is served by a main to the existing facility in Chico, 20 miles away. The current timeline for that project is to begin work in five years with a potential completion in nine years.

Moreover, the project would require eminent domain for most of the line, final agreement with the City of Chico is not certain, and if completed, the sewer would not serve the town's residential areas.

The sewer would not serve the town's residential areas.

Note that the new sewer system, envisioned to support commercial services serving the town's population, may be underutilized until a critical population size has been reached.

Governmental and Regulatory Complexity and Inflexibility

One anecdote illustrates the kinds of issues that hinder a smooth redevelopment process. Reportedly one party began the permitting process to install a septic tank and drywell waste disposal system on his property. The process was lengthy, tedious, and arduous, but after nine months the permit underwent its final review: everything had been completed and accepted— with one exception. The final plan reviewer stated that the particular system required *four* parking spaces on the site, though the development plan **had always showed – and could only accommodate – two spaces on-site.** The applicant threw up his hands, walked out, and abandoned the project.

Perhaps the anecdote is apocryphal, or exaggerated, but when the story was repeated during one of our interview sessions, heads nodded throughout the room. Even if the story is exaggerated, or more complicated, the perception

of last-minute issues in regulatory review is widespread.

The issue of regulatory complexity and inflexibility presents a significant obstacle to redevelopment.

The issue of regulatory complexity and inflexibility presents a significant obstacle to redevelopment. Current zoning codes and other regulatory mechanisms may not be suitable to meet the unprecedented scale and unique issues posed by the Paradise rebuilding effort.

Public Lack of Awareness of and/or Inability to Access Programs

Although there are numerous public and private agencies willing, able, and eager to aid in the redevelopment of Paradise, each has its own requirements, resources, and priorities. To the average individual who wishes to rebuild, build for the first time, or invest in a new or existing project, it is difficult to learn what is available and what is needed. In particular, an individual unfamiliar with the permitting process can be intimidated and impatient with the detailed requirements for proceeding and the obstacles of financing.

To the average individual who wishes to rebuild, it is difficult to learn what is available and what is needed.

Action Plans

The Corps has suggested several *action plans* to address the six previously described *challenges*, plus one additional plan to address commercial redevelopment.

Uncertainty, Long Timelines, and Hesitancy

Because uncertainty, delays, and hesitancy to proceed threaten the momentum of redevelopment, our emphasis is on immediately actionable results that can be achieved by primarily local initiatives in a three- to five-year period, starting immediately. The action steps should be organized on a “First Three Years/Next Three Years” basis, with a scheduled review and recalibration process. One of our paramount recommendations to facilitate and accelerate is to **identify and contract with a private-sector individual with extensive “deal-making” experience.**

One of our paramount recommendations to facilitate and accelerate is to identify and contract with a private-sector individual with extensive “deal-making” experience.

When it comes to building—whether commercial or residential projects—it is reasonable that those not involved in the process become impatient when they do not understand the complexities of land use, environmental requirements, financing, and other factors that challenge decision makers, developers, and others to rebuild quickly. Further exacerbating the challenge to be efficient and

timely is the nature of government itself. A transparent, inclusive, participative government is not designed or able to move quickly when it comes to real estate development.



During onsite meetings with Town staff, the Consulting Corps heard about the efforts underway and barriers impeding rebuilding.

One suggestion to address this challenge and change perceptions is to add to the Paradise toolbox one or more respected, seasoned developers in a consulting role to advise, evaluate, expedite, create, and coordinate agencies: the position would cover real estate development proposals, grants, and state programs. In other words, it would be empowered to “get stuff done” when it comes to being creative and advancing specific real estate transactions and development opportunities. Someone with development knowledge and development skills will understand the nuances of development and development financing that lie outside the bureaucracies inherent to our governing systems. Such a person can have discussions and move much faster than can be done within the system. Government agencies retain final approval, as the consultant is not a decision maker and cannot obligate funding.

By way of illustration, last fall, four southern Oregon counties experienced devastating wildfires that destroyed several communities. As in Paradise, the Federal Emergency Management Agency (FEMA) and several state agencies responded quickly to meet the immediate, interim and long-term recovery needs of those communities. *Six months after the fire, however, there were so many programs, agency efforts, consultants, advisors, politicians, and nonprofits competing to respond to those needs that nothing was getting accomplished. The bewildering volume of response and efforts delivered by the government and others resulted in a paralysis of actual results.*

To solve this unanticipated problem, the Oregon Housing and Community Services Department hired two retired developers in a consulting capacity to evaluate and coordinate the varied efforts. In just two months, working closely with several state agencies, FEMA, nonprofits and developers, the developers' efforts expedited hundreds of housing units—including modular homes, Accessory Dwelling Units (ADUs), so-called "Tiny Homes," Recreation Vehicles (RVs), and manufactured, multifamily and affordable housing projects – in the four impacted counties. The consultants essentially served as "oil" to help lubricate and expedite projects. Paradise would benefit from a similar effort.

A "deal-maker" would be empowered to act as a buffer for the public-sector workers and get things done. Such a person should be a consultant and should NOT be compensated based on deal flow.

Insurance

- **The Town of Paradise should look to past catastrophes for clues** to solving the ongoing difficulties in securing homeowner insurance with reasonable coverage at reasonable cost. For example, New York City office property owners could not get insurance with terrorist act coverage after 9/11. As part of the Patriot Act, however, Congress backstopped the terrorism portions of commercial property/casualty policies—the so-called "TRIA" legislation.

Something similar can be devised for wildfire coverage. The frequent occurrence of large, destructive wildfires in recent years means there will be political support from many quarters, such as the Napa and Sonoma County wineries. Congressional representatives from all 11 Western states should be lobbied. Model language has been provided to key local leaders by the CRE Consulting Corps team.

- **Prototype a State of California wildfire area insurance program.** The Town of Paradise already has a Wildland Urban Interface (WUI) building code in place; to this it should add defensible-space requirements around structures. Some of this has already begun: the Town has begun to acquire private parcels for public ownership dedicated to recreation and other public uses which are also designed to act as fire buffers.
 - The Town should establish a formal program of annual scheduled parcel inspections immediately before fire season to ensure vegetation clearance

around structures. A fund to pay for vegetation clearing on non-compliant parcels should be established for parcel owners who are financially or otherwise unable to comply. Perhaps the Town should create a day for the community as a whole to focus on wildfire prevention with volunteers to help address areas that require mitigation. Cap off the community volunteer cleanup day with an evening party for the community to celebrate the work completed that day.



The team outside Starbucks among newly planted landscaping. Starbucks, with fire-tolerant landscaping and a stone and stucco building, survived the fire.

- The Town’s WUI building code and enforced defensible space initiatives should be coordinated with the California Office of the Insurance Commissioner and locally active insurers, with a goal of reaching agreement on achieving reasonable insurance coverage at reasonable cost.
- The goal is to create a model program for wildfire-vulnerable communities throughout the state, which would also be tied to the insurance backstop outlined above. Wildfire-vulnerable communities that enact WUI building codes and

defensible space requirements, as well as funded parcel inspection programs to ensure compliance, should be eligible for lower policy rates and the insurance backstop. Those linked initiatives should attract considerable political support from areas that have recently suffered significant damage from wildfires, such as Napa and Sonoma Counties (both of which are urban and have high visibility). With 2021’s Dixie Fire, Greenville would also be relevant.

- Work with zesty.ai (briefly described earlier in this report) and carriers using its services to inform insurers and insurance decisions and accelerate access to affordable coverage.

The Affordability Gap

- **Encourage workforce housing.**
 - Establish a fund to provide gap financing for workforce ownership housing (“the missing middle”). Housing lenders we interviewed stated that many households are prevented from buying today because of a \$20,000-\$40,000 gap between the down payment they can make and the mortgage that can be approved.
 - Work with the Housing Authority of Butte County to create and fund a program under which the Authority (or other relevant agency) buys now-cleared mobile home park parcels, installs needed infrastructure, then sells to developers so they can install manufactured homes for moderate-income households (i.e., those with 80 to 120 percent of Area Median

Income) or mixed-use projects, as private demand dictates. Purchasers could own their parcels as well as their units. (Plantation Park is an oft-cited Town of Paradise example.) For parks on ground leases, ROCUSA* (www.rocusa.org) is a national nonprofit that provides technical assistance so manufactured home communities can form a cooperative to purchase the land under their homes. Its subsidiary ROCUSA Capital provides low-cost financing to enable such transactions. [*ROC = Resident-Owned Communities]



Formerly a mobile home park, this site remains largely vacant as few residents have yet returned.

- **Create a Community Land Trust (CLT).** A community land trust would be devoted to providing permanently affordable rental and ownership housing within the Town of Paradise. Under this model, the CLT buys and retains ownership of the parcel; it can either construct the project itself or partner with government agencies, nonprofits, or private developers to do so. For homeownership projects, the homebuyer

purchases the home, but the land is under a 99-year lease. Equity at sale is apportioned between the seller and the CLT according to a pre-agreed split; the new owner must income-qualify and would purchase under a comparable shared equity arrangement. Homeowner property tax assessments are prorated to reflect the equity split, reducing the owner's annual taxes. There is a unique opportunity under California SB196, which provides a five-year window (2020-2024) during which CLT land purchases for affordable housing are exempt from property taxes for the duration of the development process. Although enabling legislation is focused on affordable ownership and rental housing, California CLTs can also purchase and subsidize commercial property. (The California CLT Network—cacltnetwork.org—is an excellent resource.)

- **Expand the Supply of Affordable Housing**
 - **Support and strengthen the single coordinator/clearinghouse role** that oversees all housing programs and funding sources—public, private, and nonprofit—to make Paradise housing production as efficient and effective as possible. This position would be different from but comparable in scope to the dealmaker role described previously in this report; it would operate in tandem with the dealmaker and would exist until Paradise is substantially rebuilt.
 - **Partner with both for-profit and nonprofit stakeholders** to aggressively address affordability issues for both owners and renters at all income levels, in order to achieve a diverse population as

the town rebuilds. Specific examples to pursue include:

- **Prioritize approvals and financing for next phases of CHIP (Community Home Improvement Program) low-income rental housing development.** More generally, funnel resources to CHIP to facilitate and accelerate their activities.
- Collaborate with locally active mortgage finance professionals to **identify and implement opportunities to drive down costs throughout the home purchase/refinance process.** One example is the National Association of Realtors’ “Homes for Heroes” program, which helps with closing costs and other purchase expenses for veterans and essential workers (e.g., teachers, firefighters, EMTs, and police officers).
- **Work with the Rebuild Paradise Foundation’s newly created professional underwriter position** to help homeowners navigate the many steps of their reconstruction projects; provide or subsidize payment for some or all of the reports, inspections, and permits these projects require in order to advance.

communicate the “real world capacity” of the Town, which is likely to be a lower number than the prior total town population of approximately 25,000.

- Acknowledge that even the planned sewer will not reach most of Paradise – meaning alternatives should be aggressively explored and encouraged.
- Create a fund to offer money on a first-come, first-served basis to pay for new or upgraded septic systems for as long as the fund lasts. A possible source of money is the annual interest accrued by the PG&E payment to the Town of Paradise or foundations that have previously funded projects in Paradise.
- **Develop a kit of legal documents** that can be used to aggregate adjoining landowners and arrange for package systems to service their parcels.
- **Develop creative treatment distance-monitoring methods for package treatment systems.**

Sewage and Waste Disposal

- **Comprehensively address citywide septic capacity and system issues.**
 - Determine the extent of Paradise’s current septic system deficiencies and frankly



The team tours the Adventist Hospital site, a property with significant—currently untapped—septic capacity.

- **Identify and clarify information on Industrial Revenue Bonds (IRBs)** as a

potential funding source for new compliant package treatment systems.

- **Address the Adventist Health site septic capacity** as soon as possible. Adventist has purchased land to rebuild farther down the mountain and close to Chico, so it may not be returning to Paradise – at least not in the near future. The vacant hospital campus represents a tremendous opportunity for the town, **particularly in the form of its substantial, currently untapped septic capacity and other in-place infrastructure.**

The vacant hospital campus represents a tremendous opportunity for the town, particularly in the form of its substantial, currently untapped septic capacity and other in-place infrastructure.

The Town of Paradise should gain control of the site as quickly as possible, (preferably at a nominal cost, such as a symbolic \$1.00 per annum). A 90-day due diligence period would be prudent.

- Short-term. The property, i.e., its septic capacity, could be used for less than five years to provide a site for temporary housing:
 - **For Paradise owners who have not yet rebuilt**, many of whom are currently living in recreational vehicles on their parcels, on the Moose Lodge parking lot, or on similar sites.

- **For construction workers building on the ridge.** If coordinated with finance providers under Kelly Konzelman’s (RRA Builders) model, it could create a path for workers to buy a home in Paradise. Involvement of a community land trust (CLT) would further enhance housing affordability. This would attract contractors to the town, speed reconstruction, and ease the local shortage of workers.
- Long-term. During this five-year period, the Town of Paradise can work to identify and attract longer term uses and institutions for the campus.
 - The town should think creatively about institutions that would be well-suited for the campus and the town as a whole. Ultimately, market forces will determine whether a hospital or other type of medical facility such as an urgent care center would choose to locate here. Paradise’s future population is likely to be younger and more affluent than it was pre-fire—more like Chico’s—and its needs and priorities will differ. Long term uses might include satellite and/or research facilities for California State University-Chico, a construction trade school program affiliated with Butte College, or a medical facility

allied with UC Davis or one or more local Indian tribes. (This would be an ideal assignment for the proposed “deal-maker” described earlier in this report.)



Some Paradise residents, many of whom were renters pre-fire, have found an affordable temporary home in RVs in the Moose Lodge Parking lot, which has set up an RV park, restaurant, and clubhouse.

Governmental and Regulatory Complexity and Inflexibility

It is imperative to continue to remove unnecessary roadblocks in the zoning code and development review process. In this regard, the Town has been thoughtful and proactive by enacting several ordinances to allow the rebuilding of non-conforming uses on an interim basis. However, the ordinances are somewhat limited in scope and will expire within the next one to two years. This results in an ongoing public conversation about when interim approvals will expire. This timing conversation often becomes the main topic rather than the rebuilding effort itself. It would be better to extend the time out far enough so as not to deter from the actual effort to rebuild. The Consulting Corps team believes that a further relaxation of certain zoning requirements and streamlining of the permitting process on a

temporary basis would help the rebuilding process. This can be implemented without undermining the Town’s long-term planning goals and objectives. The following are suggested steps for this process:

- **Provide greater opportunities to rebuild non-conforming structures.** As noted, the Town proactively enacted several interim ordinance provisions to deal with non-conforming uses in the rebuilding context. For example, Chapter 17.39.300 of the Town Code allows non-conforming structures on lots outside the central business district to be reconstructed in a manner that does not exceed the previously existing non-conformities for a period of two years following the post-disaster clearing of debris on the property. The Town should consider extending this deadline given ongoing uncertainties regarding PG&E settlement payouts and other factors. In addition, the Town should extend this ordinance to the central business zone with an eye toward stimulating commercial development.

The Consulting Corps team believes that a further relaxation of certain zoning requirements and streamlining of the permitting process on a temporary basis would help the rebuilding process.

- **Limit and streamline the design review process.** All new or expanded commercial and multi-family developments in

Paradise are required to obtain the approval of the Town staff for compliance with the Town’s design standards. The Town should consider making the design review process an advisory one – at least for several years. This would allow the Town staff to provide comments and encourage design changes on individual applications while potentially eliminating the need for multiple design review meetings for each application.

- **Remove the minimum square footage requirement for primary dwellings.** The Town Code requires all “primary dwellings” to contain a minimum of 750 square feet. On an interim basis, the Town has allowed primary dwellings less than 750 square feet that were destroyed in the Camp Fire to be rebuilt. However, the minimum square footage requirement should be altogether eliminated to allow for a full range of housing options in Paradise, including so-called “tiny houses.”
- **Streamline the approval process for manufactured home communities.** To encourage the development of affordable housing opportunities within Paradise, the Town should consider streamlining the permitting process for manufactured home communities (referred to as “mobile home parks” in the Code). This could be in the form of an administrative use permit or another form of simplified staff review. In addition, the maximum density requirements for manufactured homes should be eliminated, because density is already controlled by sewage

treatment and setback requirements. If appropriate, the Town should also evaluate whether parking requirements for manufactured home communities could be relaxed.

As examples, 1) Bandon, Oregon, is a rural town located on the Oregon coast with acute affordable housing issues, especially lacking workforce and senior housing. The town’s remote location and shortage of contractors significantly constrain housing construction and affordability. To address this, Bandon is focused on creating small villages of very high quality “Park” homes that are built to Recreational Vehicle standards by companies located in Oregon. These homes are placed in small clusters with a common septic system that accommodates up to eight units.

2) To bring down the cost of housing throughout Oregon, a nonprofit is being formed that will become a mobile home dealer. This entity will be able to purchase mobile homes – specifically designed and produced in large quantities to provide high quality at lower costs – from existing mobile home factories at approximately \$50-\$60 per square foot of living area (\$60,000-\$70,000 for a 1,200 square-foot home). These homes will be placed in mobile homes parks owned by housing authorities and sold to home owners at significant discounts.



Home in Bandon, Oregon. Source: [KGW](#)

Paradise should consider a similar approach as it addresses both the affordability and construction challenges it also faces.

- **Eliminate maximum density requirements.** Put simply, the number of units permitted on a given property should be tied to its sewage treatment capacity. Given the tremendous regional need for housing and the various challenges associated with wastewater systems, there is no need for additional limitations on density in the zoning code.
- **Create an interim Rebuilding Overlay Zone within the central portion of the Town of Paradise.** This would provide a temporary zoning overlay to allow the Town to streamline the review process and administratively relax building setback, lot size, lot coverage ratios and other variance conditions (notwithstanding any prior non-conforming conditions on the property). Only uses permitted in the underlying zones would be permitted. This would avoid the typical process of a public hearing for conditional use and site plan applications in Paradise. The overlay would be mapped over portions of the

Town that are substantially separated from the wildland-urban edges of the community. All projects pursuant to the Rebuilding Overlay Zone would still have to address all applicable sewage management requirements and design standards and would have to comply with the WUI code.

- **Pursue “new culture” change at the Town of Paradise so that staff focuses on providing solutions.** In ordinary times staff function as gate keepers, but in extraordinary times, staff should think of themselves as coaches and facilitators, encouraging and helping applicants to accomplish mutually beneficial goals.
- **Create and regularly update a comprehensive Gantt chart** to track all major projects, including timing and funding.
- **Refine the metrics the Town utilizes to track progress.** The Town should use metrics to track its goals in attracting a variety of housing types, households and businesses. A part of that should include developing a summary of residential building types:
 1. “Stick-built;”
 2. Modular;
 3. Manufactured;
 4. Accessory dwelling units (ADUs);
 5. “Tiny houses;” and
 6. Possibly others

This summary should include:

- a. Definitions (where appropriate);
- b. Typical size;
- c. Typical cost per square foot;
- d. Financeability;

- e. Time to completion;
- f. Other considerations:
 - i. Whether local inspection is required;
 - ii. Lead time to get unit on-site once ordered;
 - iii. Whether foundation or other site work needs to be put into place;
 - iv. The removal of unnecessary roadblocks in the zoning code and development review process.
- **Emphasize the new marketing effort to get families in Chico to consider buying or building in Paradise.** Paradise should emphasize its competitive strengths (e.g., good schools, affordability, open space, community pride) and aggressively market to young homebuyers.



View of the canyons up to Paradise. Natural beauty and outdoor activities are components of the marketing effort to attract families to Paradise.

- **Embrace demographic change.** Due to a range of economic factors, Paradise’s future population will be different from its pre-Camp Fire composition. It will likely be younger, more affluent, and more racially diverse. Paradise should welcome the opportunities that come with a changing population, **while**

retaining the values that have made it a desirable community throughout its history.

Public Lack of Awareness of and/or Inability to Access Programs

There should be a single point-of-access office or person where an average citizen—who may be intimidated, bewildered, or frustrated by the complexities and overlapping requirements of multiple institutions, government agencies, and private financing sources—can be informed and coached through the entire process of rebuilding and refinancing. That person should be thought of as a coach or advocate, a gate keeper but also a **facilitator**.

Rebuilding Commercial

The six areas of challenge and their corresponding action plans are focused on residential development: **commercial development typically follows residential development**; hence our primary focus is to facilitate and encourage *residential* development.

However, we have also prepared an outline for phased encouragement of commercial development. As Paradise rebuilds, it should proactively foster development of a healthy commercial district offering an array of retail store, restaurants, and services for its residents. The best way to foster a healthy commercial district is to increase population that desires and supports those commercial services.



Operating businesses shown here include a hair salon, bank, and supermarket.

With regard to *commercial* development, we anticipate three phases of effort:

- **Immediate.** Create activities that will regularly pull people up to the ridge, such as a weekly farmers market with food trucks and art exhibits. Pre-existing events like Gold Nugget Days, Johnny Appleseed Days, Flag Days, and the summertime Wednesday night parties will facilitate this effort. It can be tied into the recently launched joint Chico/Paradise Chamber of Commerce marketing campaign to maximize impact. Housing information should be provided at all events.
- **Short Term.** Encourage temporary and short-term retail/commercial uses, such as a food truck court, pop-up retail, etc. This will maintain the town's visibility and encourage long term commercial development as the town population grows.
 - **Plan the future commercial district the town of Paradise wants, with retail/restaurant/ commercial uses concentrated along primary streets** (e.g., Skyway and Clark) to achieve a critical mass that over time fosters cross-shopping and pedestrian activity.
- **Consider a commercial, "first come, first served" \$1 million Town of Paradise grant program**, both to attract new businesses and to revive longstanding Town of Paradise businesses that have closed.
- **Use a community land/housing trust or other quasi-public or nonprofit entity to purchase strategic sites in the commercial district and offer subsidized occupancy costs to desired uses** that might otherwise be unable to locate there. Examples might be a small business incubator, cultural or community facilities that could be housed individually or in a flexible, multiple use space (= seeding). California enabling legislation permits such CLT activities.
- **Capitalize (in two to four years) on the rolling installation of broadband** by creating educational, co-working and/or maker space designed to pull people up the ridge from California State University-Chico and Butte College.
- **Partner with owners of large vacant commercial properties** to take advantage of their existing septic capacity and other infrastructure and begin to plan redevelopment projects. Examples include the former movie theater, the former Safeway store, and K-Mart Plaza.
- **Long Term.** With construction of a sewer system along the two primary arteries, the Town of Paradise will have opportunities to increase the density of its commercial area and introduce mixed-use

development that includes second-floor rental residential. A zoning overlay with greater density and flexible standards should be devised for these areas that can be brought on-line as phases of the sewer project are completed.

Partner with owners of large vacant commercial properties to take advantage of their existing septic capacity and other infrastructure.

Conclusions

Finally, without public awareness and involvement, the steps of this action plan will not achieve their full benefit. The Corps believes that the Town of Paradise should *accompany* implementation of the above steps with a marketing campaign to inform the public and accelerate the rebuilding effort. Paradise has been an affordable retirement destination and a bedroom community for the nearby city of Chico. Chico is mostly built out—but Paradise is starting afresh. The newly emerging Paradise has numerous assets: a well-regarded school system; new and comparatively affordable housing stock; immediate access to an array of outdoor recreational activities; favorable weather “above the fog and below the snow,” *and above all a robust community spirit.*



The newly emerging Paradise has numerous assets.

Such a campaign would feature invitations to a weekly farmer’s market, and to already existing and continuing community events such as Gold Nugget Days, Johnny Appleseed Days, Flag Days, and Wednesday-Night Parties—all celebratory of the spirit and intangible benefits of Paradise Old and Paradise New.

Appendix I Acknowledgements

The CRE Consulting Corps team was privileged to talk to a wide variety of stakeholders while onsite in Paradise and afterward by Zoom. Some of those people are listed below, and we thank them for their time.

Kassandra Almaraz-Perez Maack, FEMA-Community Planning Capacity Building Mgr

Kate Anderson, Housing Program Manager, Town of Paradise

Charles Brooks, Director, Rebuild Paradise

Rachel Copeland, PAOR 2022 President

Steve Crowder, Mayor, Town of Paradise

Colette Curtis, Disaster Recovery Director, Town of Paradise

Chris Devine, Planning Manager, BCAG

Susan Hartman, Development/Planning Director, Town of Paradise

Patty Hess, Executive Director, 3CORE

Kelly Konzelman, CEO/Managing Director, RRAdvisors - Builders General Contractors

Kosim Latipov, District 4 Representative, Senator Nielson

Ed Mayer, Executive Director, Housing Authority of County of Butte

Monica Nola, Executive Director, Paradise Chamber of Commerce

Shauna O'Shaunessey, President/CEO, Community Housing Improvement Program/CHIP

Kevin Philips, Town Manager, Town of Paradise

Chris Podesta, Rep, Casa Park Homes

Michael Powell, Loan Officer, Academy Mortgage

Kimball Shirey, President, Paradise Chamber of Commerce

Mark Thorpe, Business Advocate, Paradise Chamber of Commerce

Hecter Vizcarra, COO/Managing Director, RRAdvisors - Builders/General Contractors

Barbara Witts, Regional Manager, Casa Park Homes

Bruce Yerman, Director of Ops, Camp Fire Collaborative

Appendix II The Counselors of Real Estate and CRE Consulting Corps

The Counselors of Real Estate is an international organization of commercial property professionals from leading real estate, financial, law, valuation, and business advisory firms, as well as real property experts in academia and government. Membership is selective and extended by invitation; commercial real estate practitioners with 10 years of proven experience may apply.

Counselors have created and endowed the MIT Center for Real Estate, resolved the dispute between the developer of the World Trade Center and its insurers post Sept. 11, 2001; led the privatization of U.S. Army Housing; developed a multi-billion-dollar, 10-year master plan for Philadelphia Public Schools, and valued both the Grand Canyon and Yale University. Counselors reside in 20 countries and U.S. territories, with only 1,000 professionals holding the CRE credential worldwide.

CRE Members:

- Recognized records of accomplishment
- Commitment to excellence
- Uncompromising adherence to high standards of professional conduct
- Visionary, yet practical approaches, to real estate issues

The CRE Consulting Corps, a public service program created and managed by The Counselors of Real Estate, provides real estate analysis and action plans for municipalities, not-for-profit

organizations, educational institutions, and government agencies that address their clients' real estate dilemmas and often enhance the performance of a property or a portfolio. Each Consulting Corps project is conducted by a small group of volunteer members selected for experience and skillsets to address the specific needs of the client. The extensive talent base available within the CRE community ensures that teams can provide expertise on virtually any real estate issue.

CRE Consulting Corps

- Reliable solutions from experienced professionals
- Non-partisan, objective advice
- Exceptional service for fees that are a fraction of current market value
- Advice and recommendations provided quickly on site

Finding the Right CRE

The Counselors of Real Estate not only welcomes but also encourages Paradise stakeholders to engage Counselors (either members of this panel or area professionals) for future real estate advice and service. Please contact CRE staff members for assistance in identifying Counselors with the right skill sets to address your needs.

How to Find a Counselor of Real Estate

- Contact CRE staff Samantha DeKoven (312-329-8431; email sdekoven@cre.org)
- Contact any member of the Paradise Consulting Corps team
- Search the CRE website (www.cre.org) to view member profiles

Appendix III – The Paradise CRE Consulting Corps Team



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Mr. Norris majored in Economics at UCLA then became a member of the Appraisal Institute, Counselors of Real Estate, and member of the Royal Institution of Chartered Surveyors. For the past 20 years he has been the principal of Norris Realty Advisors, a commercial real estate valuation and consulting firm. Mr. Norris has also been called on to provide expert deposition, testimony, and arbitration services numerous times for various real estate valuation matters. He is currently an instructor with UCLA Extension and the Anderson School, with a specialty in Argus cash flow analysis. Mr. Norris is also an ongoing member of the Standards Setting Committee of the International Ethics Standards Coalition (IESC). The global Coalition has now published the International Ethics Standards, which consists of high level principles which will be implemented by Coalition organizations worldwide, thus providing greater consistency to users of professional services.



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Mr. Greene is the Chief Appraiser for the State of Washington Department of Natural Resources, which oversees more than five million acres. Prior to his present position Mr. Greene was the President of G&A Valuation, Inc.; Director of Litigation Support Services for Integra Realty Resources—Portland; Director of the Real Estate Advisory Group for the Chicago office of Stout, Risius, Ross, Inc.; and an appraiser in the offices of MaRous and Company, a suburban Chicago appraisal firm specializing in litigation-oriented appraisal. Previously he owned and operated Robert M. Greene and Associates, a real estate appraisal firm in Michigan, that specialized in single-family residential appraisal. He has special expertise in eminent domain, including full and partial takings. He has appraised in several states and in Europe. His current responsibilities include timberland, agricultural properties, aquatic lands, urban and transitional property. He also participates in negotiations, particularly in regard to solar farm leases and communication towers.



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Mr. Hughes joined PPGLH in 2008 and became a principal of the firm in 2011. He provides a variety of planning and zoning consulting services to his governmental and private sector clients, including economic and fiscal impact studies, redevelopment studies and plans, development reviews and preparation of master plans and development regulations. Keenan has provided testimony before land use boards in over 150 municipalities as well as litigation support and expert witness services in condemnation, zoning and other land use litigation matters. He is a licensed Professional Planner in the State of New Jersey and a member of the American Institute of Certified Planners. He is currently Treasurer of the New Jersey Chapter of the Counselors of Real Estate.



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Eileen Marrinan has 30 years of experience in real estate portfolio and investment strategy, economic research, and market analysis. Although her primary expertise is with the four “core” real estate sectors (apartment, industrial, office, and retail), she has also worked on for-sale residential, hotel, life science, and medical office projects. Assignments have taken her to Canada, Mexico, and Latin America as well as to most major US cities.

Over the course of her career, Eileen has alternated between consulting and increasingly senior positions with institutional investment and/or development firms. She has served as the Director of Research at Grosvenor Americas, Vice President and Development Manager for Lennar Corporation’s Urban Division, and Senior Vice President for ING Clarion Partners and for GIC Real Estate, Inc.

Eileen has a Master of City Planning degree and an MBA from UC Berkeley. A frequent speaker and publisher, she has taught in UC Berkeley’s graduate program in Real Estate Development + Design. She has served in several leadership positions at the Counselors of Real Estate, and is a member of Lambda Alpha, PREA, and the Urban Land Institute.



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With 30 years of experience, Mr. Peterson's practice encompasses all phases of real estate development and purchase and sale transactions, joint ventures, leases and ground leases, development agreements, complex due diligence, land use, zoning and subdivision entitlement, title and survey review, easements, nested condominiums, and borrower-side financing. Greg has negotiated and closed well over \$1.5 billion worth of commercial real estate loan facilities and workouts for borrowers. His industry experience includes office and industrial properties, multi-family residential and mixed-use developments, energy facilities, and open space land conservation. Greg's environmental experience includes a wide range of state permitting and related environmental impact reviews, environmental remediation and cost recovery, brownfields redevelopment, indemnities, liability transfer and environmental insurance, brownfields tax credits deals, and the negotiation and crafting of consent orders resolving compliance matters with environmental regulators. Greg provides strategic counseling to corporations, developers, numerous nonprofits, investors, public utilities, educational and health care institutions, and high net worth private owners in connection with complex commercial real estate transactions, environmental, permitting

and land use projects, affordable housing, and open space land conservation transactions.



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Mr. Wood has 32 years of experience in the development, management, financing, leasing and disposition of industrial, office and retail projects in Oregon, Washington, California, Arizona, and Nevada, 22 years of experience in structuring and managing real estate transactions with public/private partnerships to achieve public benefits via commercial real estate of public owned property, and 23 years of experience working with nonprofit religious organizations on a wide range of real estate related issues and transactions, including leading multiple campus developments for religious organizations in Oregon, California and Nevada. He has extensive experience in financial modeling, investment analysis and feasibility modeling as well as serving as an expert witness for the Oregon Department of Justice on complex valuations and condemnation litigation on behalf of the Oregon Department of Transportation. He has provided consulting and training services to several Oregon jurisdictional agencies and taught for 11 years at Portland State University in the School of Urban Planning, specializing in real estate development. Mr. Wood holds an MBA from Harvard Graduate School of Business Administration

Appendix IV Resources

California CLT Network—cacltnetwork.org—is an excellent resource.

Homes4Families, a non-profit organization based in Los Angeles, builds new homes for veterans' families www.homes4families.org.

ROCUSA* (www.rocusa.org) is a national nonprofit that provides technical assistance so manufactured home communities can form a cooperative to purchase the land under their homes. Its subsidiary ROCUSA Capital provides low-cost financing to enable such transactions. [*ROC = Resident-Owned Communities]

National Association of Realtors' "Homes for Heroes" program

zesty.ai, an Artificial Intelligence (AI) enabled building analytics platform for the property insurance industry, leverages data, computer vision and machine learning, to underwrite risk more accurately.