



Advisory Services Panel Report | March 14–17, 2023

MARSHALL FIRE RECOVERY

LOUISVILLE AND SUPERIOR, COLORADO

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City of Louisville, Colorado
Town of Superior, Colorado
Colorado Department of Local Affairs
J.P. Morgan Chase & Co.

ON THE COVER: Homes in various stages of rebuilding
following December 2021 Marshall Fire. (ULI)



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About the Urban Land Institute

The Urban Land Institute is a global, member-driven organization comprising more than 45,000 real estate and urban development professionals dedicated to advancing the Institute's mission of shaping the future of the built environment for transformative impact in communities worldwide.

ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and the Asia Pacific region, with members in 80 countries.

More information is available at uli.org. Follow ULI on [Twitter](#), [Facebook](#), [LinkedIn](#), and [Instagram](#).

About the Urban Resilience Program

ULI's Urban Resilience Program provides ULI members, the public, and communities across the United States with information on how to be more resilient in the face of climate change and other environmental vulnerabilities. The program seeks to provide technical assistance, advance knowledge, and catalyze the adoption of transformative practices for real estate and land use policy, building from the knowledge of ULI members.

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ULI Advisory Services

The goal of the [ULI Advisory Services](#) program is to bring the finest expertise in the real estate field to bear on complex land use planning and development projects, programs, and policies. Since 1947, this program has assembled well over 700 ULI-member teams to help sponsors find creative, practical solutions for issues such as downtown redevelopment, land management strategies, evaluation of development potential, growth management, community revitalization, brownfield redevelopment, military base reuse, provision of low-cost and affordable housing, and asset management strategies, among other matters. A wide variety of public, private, and nonprofit organizations have contracted for ULI's advisory services.

Each panel team is composed of highly qualified professionals who volunteer their time to ULI. They are chosen for their knowledge of the panel topic and are screened to ensure their objectivity. ULI's interdisciplinary panel teams provide a holistic look at development problems. A respected ULI member who has previous panel experience chairs each panel.

The agenda for an Advisory Services panel (ASP) offering is tailored to meet a sponsor's needs. ULI members are briefed by the sponsor, engage with stakeholders through in-depth interviews, deliberate on their recommendations, and make a final presentation of those recommendations. A written executive summary report is prepared as a final deliverable.

Because the sponsoring entities are responsible for significant preparation before the panel's visit, including sending extensive briefing materials to each member and arranging for the panel to meet with key local community members and stakeholders in the project under consideration, participants in ULI's ASP assignments are able to make accurate assessments of a sponsor's issues and to provide recommendations in a compressed amount of time.

A major strength of the program is ULI's unique ability to draw on the knowledge and expertise of its members, including land developers and owners, public officials, academics, representatives of financial institutions, and others. In fulfillment of the mission of the Urban Land Institute, this ASP executive summary report is intended to provide objective advice that will promote the responsible use of land and thriving communities.

About the Resilient Land Use Cohort

Preparing communities for the impacts of climate change is a key aspect of ULI's mission to shape the future of the built environment for transformative impact in communities worldwide. ULI's Urban Resilience program is proud to host the Resilient Land Use Cohort (RLUC), a technical assistance, learning, and network building opportunity for US district councils.

Each Council participating in the Resilient Land Use Cohort hosts a Technical Assistance or Advisory Services Panel or workshop focused on enhancing climate resilience through planning, zoning, land use, and development strategy, as well as addressing affordable housing, community development, and infrastructure planning.

RLUC has brought together ULI member leaders and community stakeholders to identify strategies to be more resilient in the face of climate change and other vulnerabilities, including floods, extreme storms, drought, wildfire, and extreme heat, as well as the related social, environmental, and economic impacts.

RLUC's goal is to inspire implementable action towards climate adaptation and resilience in cities across the U.S., and to share emerging and best practices in climate resilient land use and related learnings to their communities and the broader ULI membership.

Acknowledgments

On behalf of ULI, the panel would like to thank the sponsor organizations, the City of Louisville, the Town of Superior, the Colorado Department of Local Affairs, and J.P. Morgan Chase & Co., for this effort.

Special appreciation goes to Lisa Ritchie, Planning Manager for the City of Louisville, and Steven Williams, Planning and Building Director for the Town of Superior in particular for their work in preparation, support, and coordination leading up to and during the panel. In addition, the panel would like to recognize the staff members listed on the right for their contribution to this effort.

The panel would also like to thank the 51 community leaders, planning staff, and representatives from across the region who shared their perspectives, experiences, and insights with the panel.

We acknowledge that the land we are discussing is on the ancestral homelands and unceded territory of the Apache, Arapaho, Cheyenne, Comanche, Kiowa, Pawnee, Shoshone, Sioux and Ute. We honor and respect the people of these Nations and their ancestors.

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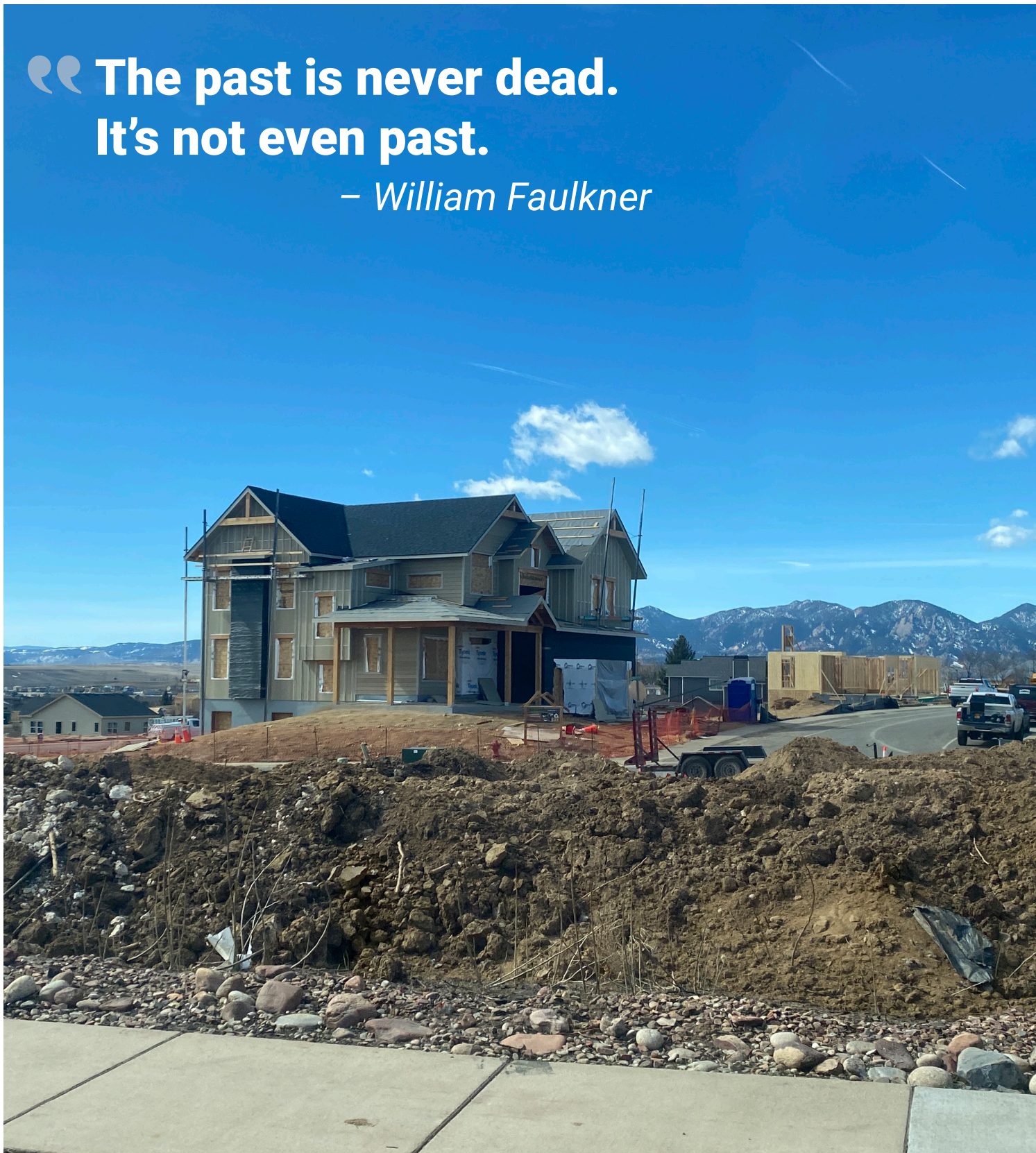
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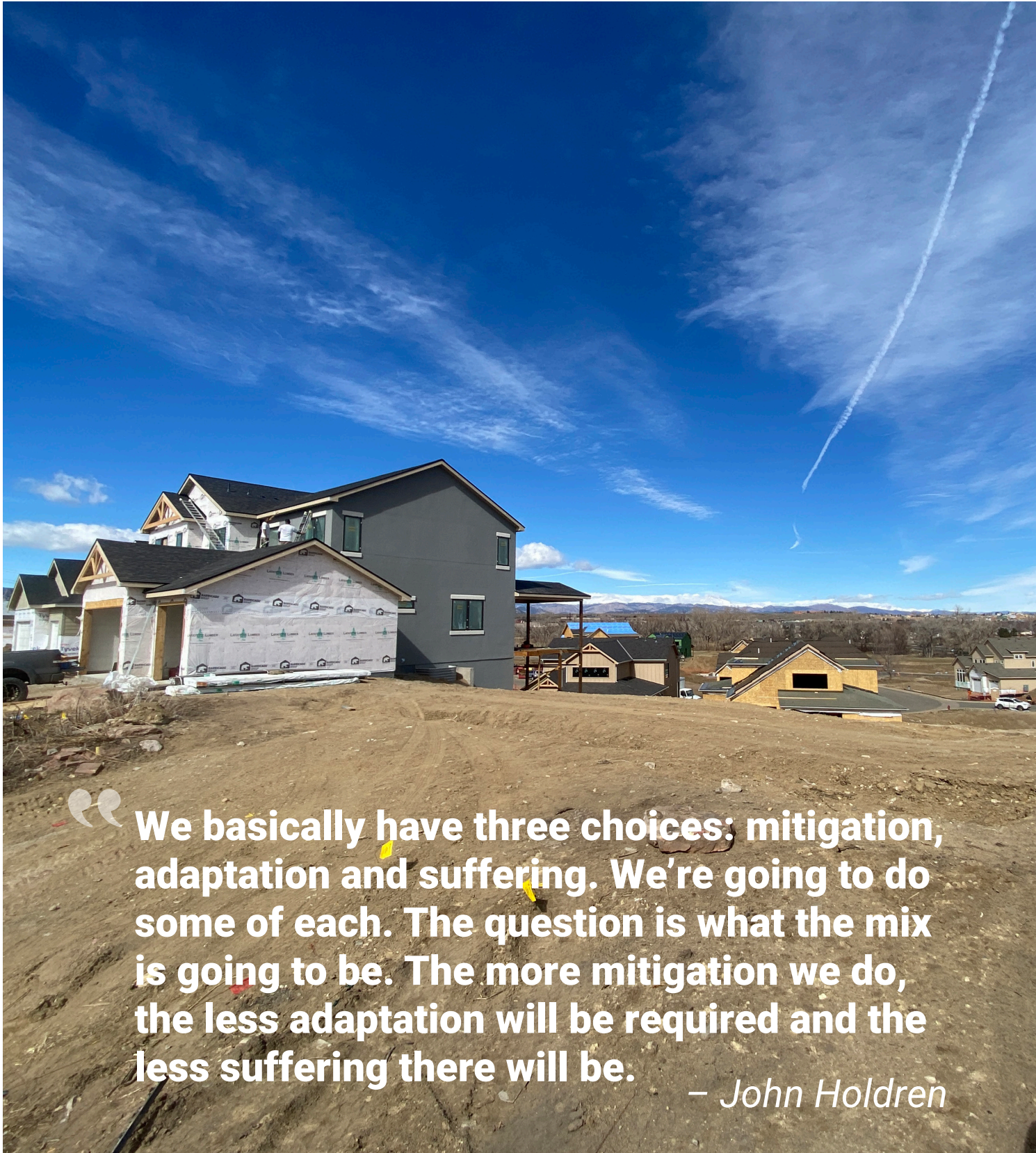
“The past is never dead.
It’s not even past.”
– William Faulkner



As climate change exacerbates drought and extreme weather cycles, the grasslands of Colorado will be increasingly impacted by wildfires much like the recent Marshall Fire that destroyed over 1,000 structures in Louisville and Superior.

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“ We basically have three choices: mitigation, adaptation and suffering. We’re going to do some of each. The question is what the mix is going to be. The more mitigation we do, the less adaptation will be required and the less suffering there will be. — John Holdren

Entire neighborhoods, leveled by the December 2021 Marshall Fire, are in various stages of rebuilding.

EXECUTIVE SUMMARY

On December 30, 2021, the Marshall Fire began around 11 a.m. near the historic community of Marshall in Boulder County. Within a matter of a few hours, the fire spread across open spaces and grasslands into the residential neighborhoods of eastern unincorporated Boulder County, the Town of Superior, and the City of Louisville. By that evening, over 6,000 acres were burned, and more than 1,100 structures were destroyed or sustained significant damage.

In the Rocky Mountain west, wildfire in forested areas is an expected and common occurrence. The Marshall Fire was considered unusual due to the significant property loss from a grassland fire within suburban communities. While leadership, staff, and community members in the municipalities responded heroically to the fire, challenges during and after the fire prompted municipal officials and planners to consider how to better prepare for future wildfires and further mitigate risk to the community and residents.

Turning to the Urban Land Institute's (ULI) Urban Resilience Program, Louisville and Superior municipal staff sought guidance on how to best address community resilience questions, to better incorporate the Wildland-Urban Interface into municipal codes, to meet the housing needs of the two communities, and to help ensure that community members, both in town and those still displaced, are able to participate in the critical post-disaster decision making that will impact their homes and lives in the years to come.

With technical support from ULI's Urban Resilience Program and funding from the Colorado Department of Local Affairs (DOLA) and JPMorgan Chase & Co., ULI convened a panel of experts in wildfire resilience, post-disaster community recovery, affordable housing, land use planning, and market and financial analysis to help advise the municipalities and provide guidance. Through the ULI Advisory Services Panel (ASP) process, the ULI panel delivered a set of recommendations that the communities can implement in the coming months and years as each continues to recover from the Marshall Fire and prepare for future resilience.

RECOVERY AND RESILIENCE PLANNING

As climate change increases in intensity, fire events like the Marshall Fire are, unfortunately, a rising risk for communities along the Front Range. Given this new normal, communities must incorporate fire mitigation and resilience planning into their planning efforts, even in the midst of ongoing recovery. The panel identified the following recommendations related to resilience planning:

QUESTIONS FOR THE PANEL

1. Each jurisdiction is interested in applying the lessons learned from the Marshall Fire to inform the development of recovery and resiliency plans and better position our communities for future risks. What mid-term and long-term recovery and resiliency challenges should each jurisdiction expect? How would having a specific wildland fire component within a recovery plan have potentially improved outcomes in recovery efforts?
2. What Wildland-Urban Interface best practices apply within these areas and what efforts in the built environment will be most effective in reducing risk from grassland wildfires? What strategies are recommended for effective adoption and implementation of WUI codes?
3. How did the Marshall Fire impact housing and housing affordability in the short term? What is the anticipated effect on housing affordability from the Marshall Fire in the long term? What steps can the communities take in response to the Marshall Fire that would reduce the negative impact on housing affordability in terms of both rentals and for-sale products?
4. Resident engagement has been critical to decision-making, but engagement with displaced residents has also been challenging and participation levels have varied. What level of engagement is reasonable post-disaster? How might decision making be impacted post-disaster and what steps can be taken to ensure community-wide decisions receive the attention of the broader community?

Build back the whole community, not just the areas destroyed in the fire. Although the fire-affected neighborhoods represent the most obvious areas of need, a community-wide approach is needed for full recovery. To do this, balance focus on rebuilding with a broader conversation about longer-term vision and priorities. The goal is to foster shared ownership for recovery and long-term resilience.

Build and maintain capacity in disaster recovery, response, and mitigation. The staffing and skillsets needed to manage a response and recovery effort should be supported and maintained even through "blue sky" days when there are no immediate hazards. There is abundant expertise regionally that can be leveraged. With these staff resources at the ready, the community will be better prepared for future events.

Coordinate infrastructure and emergency services. Heroic efforts by public works employees and emergency responders helped mitigate further damage from the Marshall Fire and get the community back up and running. Coordination of resilience-focused infrastructure improvements, staff training, and emergency response protocols and practice will serve the community well into the future.

Expand funding for resilience projects. Funding is critical to implement resilience and recovery measures. Staff should be dedicated to continuing to identify, pursue, support, and track the variety of available and future funding opportunities.

WILDLAND-URBAN INTERFACE BEST PRACTICES

In the Rocky Mountain west, wildfires in forested areas are a relatively common occurrence. The Marshall Fire event was considered unusual since the fire spread through suburban communities on the plains. To better prepare for future risks, the communities were seeking guidance on how to incorporate Wildland-Urban Interface (WUI) best practices into building and landscaping requirements in their environments. The panel identified the following recommendations related to WUI best practices:

Develop a comprehensive educational program. Residents, landscapers, developers, and builders would all benefit from an ongoing comprehensive educational program about WUI best practices for structures and landscapes.

Adopt a WUI vegetation management ordinance for the town and city. The municipalities should pass a vegetation management ordinance to reduce potential fire spread from landscaping, including fences, to buildings.

Develop a WUI construction ordinance for future adoption. A WUI construction ordinance would help to harden future structures, reducing their fire risks. Current homes and those in the rebuild process could be exempt to limit additional financial burdens.

Pursue WUI funding opportunities. State and federal funds are available to support implementation of the above WUI recommendations and both municipalities should dedicate resources to pursuing these funding opportunities.

HOUSING DIVERSITY AND AFFORDABILITY

The Marshall Fire exacerbated existing housing pressures in Louisville and Superior by destroying a significant percentage of their housing, including owner- and renter-occupied, some of which was "naturally occurring" affordable housing. The loss of these homes and the rental price increases seen across both markets has made finding housing in either community difficult for anyone except the wealthy. The panel encouraged Louisville and Superior to embrace the following housing recommendations in the near term. The communities should also opt in for Colorado's Proposition 123 funding, indicating their willingness to work on affordable housing needs.

Complete housing needs assessments. Both Louisville and Superior should complete their respective housing needs assessments (supported by Colorado's Innovative Housing Planning Grant Program, or IHOP) that each is currently pursuing and adopt recommended strategies within the plans.

Adopt accessory dwelling unit (ADU) ordinances. Louisville and Superior are encouraged to adopt an ADU ordinance that applies across the entire municipality and is not limited to specific neighborhoods.

Build housing expertise. Superior and Louisville should individually hire or collectively share a staff person who is focused solely on housing to advance affordable housing goals, pursue and administer housing funding opportunities, and oversee policy initiatives.

Promote "affordability by design." Both communities should leverage rebuilding efforts to pursue actions that support housing affordability, such as purchasing lots that come up for sale and using deed restrictions to maintain affordability.

Consult research findings. In the short- to mid-term, the municipalities can leverage the research conducted by [Marshall Fire Unified Survey Team](#) to understand the community's housing related needs. Understanding the socioeconomic characteristics of the affected residents will help the development and implementation of approaches to meet their housing needs.

Recommendations regarding land for development. More diverse housing could be added to the communities by splitting large lots into two or more parcels, encouraging mixed-use development, and securing infill sites for deed-restricted affordable housing.

Recommendations for zoning updates. By allowing ADUs in more locations, the community will have access to additional, more affordable,

housing options. Other land use tools, like a transfer of development rights (TDR) program, can allow the municipalities the flexibility to adjust density where appropriate.

Recommendations relating to community outreach and development support. Diversifying the area's housing stock will require community education and outreach to underpin the importance of housing affordability for the region. Developer incentives would encourage the production of the diverse housing products Louisville and Superior require.

COMMUNITY ENGAGEMENT

While resident engagement has been critical to recovery decision-making, engagement with displaced residents has been challenging and participation levels have varied. The panel identified the following recommendations related to community engagement based on lessons learned from Santa Rosa, California, and Lyons, Colorado, disaster recovery efforts:

Tap into existing and emerging social capital. People have been stepping up as volunteers across the communities and they can be tapped to reach their networks.

Leverage lines of communication. Build/strengthen lines of communication with residents leveraging Neighborhood Liaisons, NextDoor, Slack, and any other lines of communication that residents already use.

Ensure equitable representation. Address equity in representation in technical and community advisory committees. For example, ensure that renters and displaced residents have a seat at decision-making tables.

Wildfires will continue to affect Colorado's grasslands and Front Range communities, and Louisville and Superior have much to do as each community continues to recover and rebuild from the Marshall Fire. It is, however, an important time to also plan for the future, mitigating risk and putting plans and processes in place to create stronger fire-adapted communities. Preparation and planning today will determine how deeply the fires of tomorrow will impact residents, economies, and the futures of these Front Range communities.



Signs posted around the area remind residents that they are in the recovery together.

INTRODUCTION AND BACKGROUND

On December 30, 2021, the Marshall Fire began around 11 a.m. near the historic community of Marshall in Boulder County. Within a matter of a few hours, the fire spread across open spaces and grasslands into the residential neighborhoods of eastern unincorporated Boulder County, the Town of Superior, and the City of Louisville. By that evening, over 6,000 acres were burned, and more than 1,100 structures were destroyed or sustained significant damage. The event caused the loss of two lives, and given the speed and spread of the fire, it is astonishing that there was not more loss of life.

The loss of homes deeply affected the communities. An estimated 2,862 residents were displaced (1,375 in Louisville, 1,109 in Superior, and 378 in unincorporated Boulder County), either due to the outright loss of their homes or due to the significant smoke damage that made many remaining homes uninhabitable for an extended period. While some were able to relocate within the communities, others moved to nearby communities, and some moved to other states or countries and are unlikely to return. Many residents in both communities were impacted for days by power outages and compromised water systems. Local businesses and services were also impacted by the fire, some of which have yet to be rebuilt or reopen.

This report cannot begin to cover all of the stories and heroic actions by first responders, water and utility teams, and residents helping one another that day. Rather than describe these actions and the Marshall Fire in full here, the following resources are available to provide more information on what happened during and after the fire:

- [Marshall Fire Facilitated Learning Assessment](#)
- [Marshall Fire After Action Report](#)
- [9News “Burned: The Story Behind the Marshall Fire” Story Map](#)

PANEL SCOPE

In the Rocky Mountain west, wildfire in forested areas is an expected and common occurrence. The Marshall Fire was considered unusual due to the significant property loss from a grassland fire within suburban communities. While leadership, staff, and community members in the

“We basically have three choices: mitigation, adaptation and suffering. We’re going to do some of each. The question is what the mix is going to be. The more mitigation we do, the less adaptation will be required and the less suffering there will be.”

–John Holdren

"We need a standard
for air quality and
surroundings in homes
following a disaster."
–Stakeholder

municipalities responded heroically to the fire, challenges during and after the fire prompted municipal officials and planners to consider how to better prepare for future wildfires and further mitigate risk to the community and residents.

With the Marshall Fire experience front of mind, the leadership of Louisville and Superior turned to ULI's Urban Resilience Program for guidance in preparing their communities to better withstand the impacts of future wildfire events. At the same time, the communities also sought guidance on advancing efforts to provide additional affordable housing opportunities and engaging present and displaced residents in decision-making efforts as the communities rebuild. Specifically, they asked the panel to address the following questions.

QUESTIONS FOR THE PANEL

1. Each jurisdiction is interested in applying the lessons learned from the Marshall Fire to inform the development of recovery and resiliency plans and better position our communities for future risks. What mid-term and long-term recovery and resiliency challenges should each jurisdiction expect? How would having a specific wildland



Municipal leadership briefed the panel on the status of rebuilding and continued challenges.

fire component within a recovery plan have potentially improved outcomes in recovery efforts?

2. What Wildland-Urban Interface best practices apply within these areas and what efforts in the built environment will be most effective in reducing risk from grassland wildfires? What strategies are recommended for effective adoption and implementation of WUI codes?
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4. Resident engagement has been critical to decision-making, but engagement with displaced residents has also been challenging and participation levels have varied. What level of engagement is reasonable post-disaster? How might decision making be impacted post-disaster and what steps can be taken to ensure community-wide decisions receive the attention of the broader community?



Panelists tour neighborhoods in various stages of reconstruction.

To answer the questions posed by the municipality, ULI convened a panel of experts in wildfire resilience, post-disaster community recovery, affordable housing, land use planning, and market and financial analysis. Panelists volunteered their time over 3.5 days to provide guidance to the communities and their biographies are available starting on page 48. Through the ULI Advisory Services Panel (ASP) process, the ULI panel delivered a set of recommendations that the communities can implement in the coming months and years as each continues to recover from the Marshall Fire and prepare for future resilience.

With the questions in hand and significant briefing documents from municipal staff in Louisville and Superior, the panel toured the impacted neighborhoods and interviewed stakeholders who had first-hand experience with the fire and a wide range of perspectives. These stakeholders included individuals from public service, housing development and construction, neighborhood leadership, elected leaders, business owners, and more. Following the briefing, tours, and interviews, the panel spent two days applying their professional knowledge and expertise to the questions at hand, ultimately arriving at a set of recommendations that leadership of each jurisdiction can begin to apply to meet their community's challenges today while also preparing community members for the challenges they are certain to face in the future.

FINDINGS

To help the panel better understand the current environment and the personal experiences of those impacted by the Marshall Fire, the panel interviewed over 50 community members, institutional leaders, public sector professionals, and business owners. The information gleaned from those interviews provided the panel with critical insights that helped uncover the range of challenges and opportunities the stakeholders are facing as the communities rebuild. The goal of this information-gathering process was to begin to identify the best path forward for these communities, helping prepare for future wildfire events, address and support housing diversity, and incorporate recovery and resilience planning across both communities.

CHALLENGES

This is a challenging time for both communities. As Louisville and Superior leadership strive to support and help community members rebuild, challenges remain.

- **Climate change.** Climate change is here to stay and has created a new reality going forward.
- **Capacity.** The municipal staff were overwhelmed by the rapid rebuilding timeline, which was exacerbated by a lack of adequate municipal staff capacity and inadequate financial resources as funding from FEMA was slow to deploy and insurance companies are slow to pay.
- **Prioritization.** The intensity of the rebuilding scope pushes all other city matters to a lower priority.
- **Guidance.** The community looked to municipal leaders for guidance, many of whom did not have first-hand experience with fire event management. Experience was found in surrounding communities, but this created delays in municipal guidance.
- **Misinformation.** Inconsistent information and misinformation abounds as community members seek information from any source they can find, which often includes second-hand information lacking clarity, detail, or accuracy.
- **Responsibility.** The range of jurisdictions, homeowner associations, and private property owners creates confusion as to which entity is responsible for which response or asset.
- **Vision.** While the community's short-term measure of success is rebuilding, there is a need for a clear vision of success in the long-term. Community members will feel reassured knowing that the

“While this fire may have been unprecedented, this is the new normal.”

–Stakeholder

work they are tackling today will support and continue to impact the community going forward.

- **Home prices.** Home prices are rapidly increasing, fueled by supply chain shortages, construction industry pressures, and homeowners who are rebuilding their homes much larger than the original structures. Supply and demand pressures have also pushed rental rates higher as significant numbers of rental properties, including naturally-occurring affordable housing, were destroyed by the fire. This is impacting everyone but is particularly impacting the area's most vulnerable populations.
- **Under-insurance.** The significance of severe under-insurance on the part of homeowners cannot be overstated. This lack of adequate coverage is causing many homeowners to tap into retirement savings to finance reconstruction. Many of these same homeowners intend to sell or rent their home when it's complete and find more affordable options elsewhere.
- **Codes.** There is concern that the communities have "missed the boat" on instituting Wildland-Urban Interface codes, having considered but tabled WUI codes when the idea was posed before the rebuilding had significantly progressed.



Confusion over responsibility relating to the repair of this retaining wall is delaying surrounding neighbors' ability to rebuild.

- **Trust.** There is a need and desire for even more transparency and communication from public officials when it comes to working with the community.

OPPORTUNITIES

There are just as many, if not more, reasons to be hopeful in the face of the challenges before Louisville and Superior.

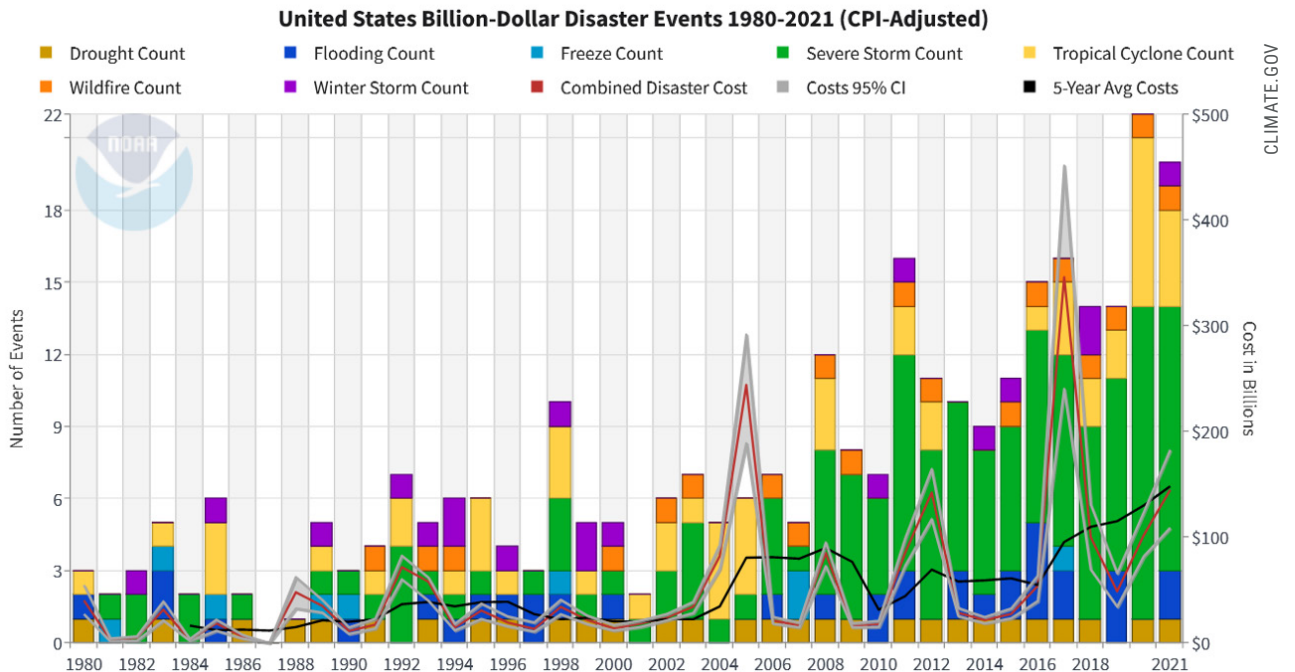
- **Passion.** Community members are passionate about housing and their ability to be or remain resilient into the future.
- **Agency.** Community members and public sector leaders all understand and embrace the concept that everyone has a role to play in the future of the community.
- **Collaboration.** The challenges posed by climate change and wildfires specifically are bigger than any one community. These issues impact the broader region, and thus regional collaboration and collective problem solving are key to future success.
- **Playbook.** Now is the time to assemble a playbook and one-stop-shop for resources that everyone can access as they rebuild and plan for the future. The Colorado Resiliency Office has created a Resiliency Playbook , which can serve as a good resource and foundation for a local version
- **Connections.** There is a wide array of resources and funding available and on the horizon. It will be important to connect the dots between community needs and the applicable/eligible resources.
- **Staff.** Experienced response and recovery staff are working in the area and have made themselves available for Marshall Fire recovery efforts.
- **WUI Codes.** The Boulder County WUI code is an example of what WUI codes could look like for Louisville and Superior. The state is considering adopting state-wide WUI codes; progress is worth monitoring as communities work on local WUI code adoption.
- **Housing and development.** There is developer interest and initial movement to provide affordable housing to support the housing needs of the community. Real estate development can be a tool to diversify housing options and city revenue. Additionally, the owner of the Superior Marketplace is now interested in redevelopment and open to including housing options in a redevelopment mix.
- **Timing.** This work should not wait. The time is right to act on these opportunities now.

RECOVERY AND RESILIENCE PLANNING

The fire and its effects are still very present in both communities. As residents rebuild and municipal leadership look to the future, it is critical that everyone recognize and begin to understand the potential for future wildfires in the face of a warming climate. The trauma of the Marshall Fire is still present, yet steps taken today can impact how these communities face wildfires and other environmental hazards in the years to come.

CLIMATE CHANGE IS HERE TO STAY

Across the United States, disaster events are increasing in intensity and frequency. Many of these events are tied directly to a warming climate and include instances of fires, flooding, droughts, extreme heat, extreme storms, wind, hail, and snow—all of which are increasingly common in Colorado. Other disasters, including pandemics, pests, and pollution (air, water, and soil) have ties to stresses on the climate and impact lives in serious and devastating ways. Fiscal and financial stresses, often brought on by the above disasters, only exacerbate the difficulties communities and individuals face in their recovery efforts. Colorado communities should prepare to handle these issues to minimize future disruptions.



This chart details the history of billion-dollar disasters in the United States each year from 1980 to 2021, depicting event type (colors), frequency (left vertical axis), and cost (right vertical axis.) The number and cost of weather and climate disasters is rising due to a combination of population growth and development along with the influence of human-caused climate change on some type of extreme events. NOAA NCEI.

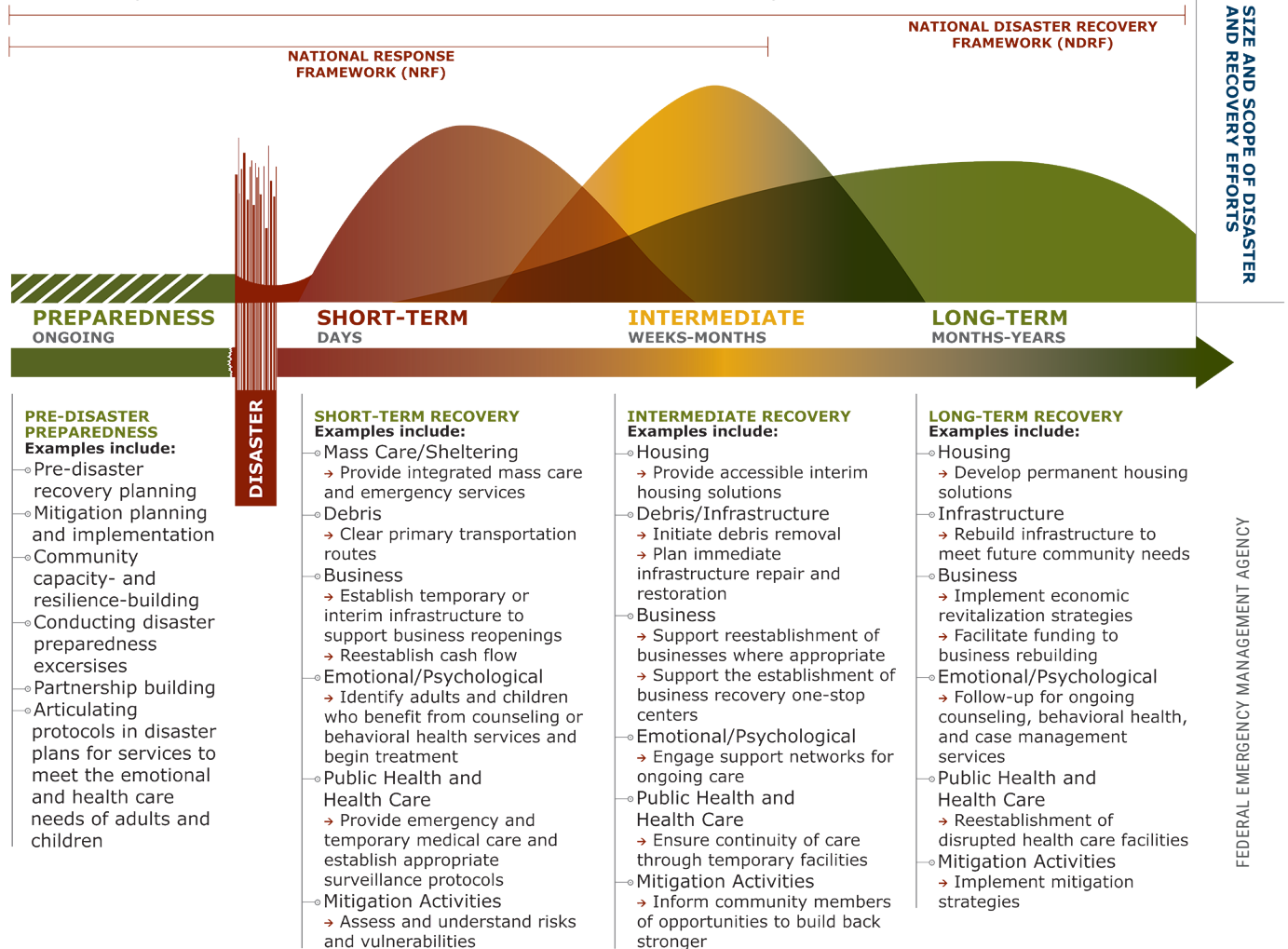
UNDERSTANDING LOCAL RISKS

As the climate warms, Colorado's Front Range is expected to experience more frequent and significant climate-related hazards, including fires, droughts, floods, extreme heat, and extreme storms, wind, hail, and snow. While wildfires were once the concern of primarily mountain communities, they are increasingly common in grassland areas, as the Marshall Fire demonstrated. Incorporating resilience strategies for local hazards into recovery and resilience planning will allow the communities to thrive in the future despite those risks.

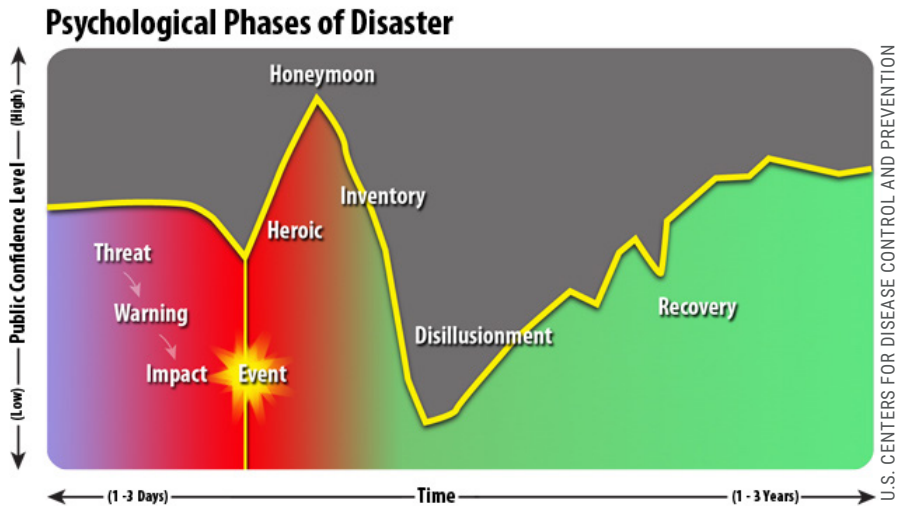
RECOVERY PLANNING

As the communities undertake recovery efforts, it's helpful to understand where in the process they are so that they can create an achievable plan for moving forward. The National Disaster Recovery Framework provides a general recovery timeline developed over decades of disasters and defines the phases of recovery and activities that can be anticipated in each phase.

Recovery Continuum – Description of Activities by Phase



The National Disaster Recovery Framework shows a general recovery timeline developed over decades of disasters and defines the phases of recovery and the activities that can be anticipated in each phase.



The psychological phases that typically occur during and following a natural disaster. The full recovery process can take years. Source: <https://www.orau.gov/rsb/pfaird/03-psychosocial-reactions-01-phases-of-disaster.html>

Within this framework, it appears that Louisville and Superior are near the beginning of their long-term recovery.

It's also important to understand the psychological phases of disaster recovery that communities typically go through when planning recovery activities. Following the event, there is a period of heroism in which emergency response and rescue is occurring. It is followed by a honeymoon period in which the community comes together, neighbors support neighbors, and people are cooperative in responding to the disaster. As people take inventory of the situation, reality sets in on the magnitude of issues, the financial impacts, and the road to rebuilding. The low point is the feeling of disappointment when people realize that recovery is not going to happen as quickly as anticipated. This is often around the anniversary of an event when people reflect on their accomplishments and what is yet to be done.

Recovery is a long road. It will be filled with ups and downs while making incremental progress. Panelists noted the importance of staying focused on the big picture and supporting one another along the journey.

The State of Colorado has developed a [Post-Fire Playbook](#) and a [Post-Disaster Recovery Toolkit](#) that provide a good outline for communities to follow as they shape a recovery plan best suited for their environment.

RESILIENCE PLANNING

Resilience is not simply replacing what was once there. Communities must identify risks and hazards as well as a vision for the future in order to design a resilience plan that addresses and reflects the community's unique social, economic, and natural environments and circumstances. Planning

Resiliency

Defined by the State of Colorado

The ability of communities to rebound, positively adapt to, or thrive amidst changing conditions or challenges—including human-caused and natural disasters—and to maintain quality of life, healthy growth, durable systems, economic vitality, and conservation of resources for present and future generations.

<https://www.coresiliency.com/resiliency-resources>

today for future scenarios will be key to the community's ability to mitigate hazards and respond well when a crisis hits.

The Colorado Resiliency Office has a multitude of resources, guides, toolkits, and staff to assist communities on the path to resilience. The [Colorado Resiliency Framework](#), the [Colorado Resiliency Playbook](#), the [Community Readiness and Resilience Toolkit](#), and [Planning for Hazards: Land Use Solutions for Colorado](#), in particular, can aid Colorado municipalities in resilience planning.

ONGOING/UPCOMING EFFORTS

Throughout the stakeholder interviews, the panel heard a range of perspectives on what should be done and when as it relates to the communities' rebuilding efforts. It was also clear that there is already a significant amount of good work underway across both communities. The public sector is encouraged to increase awareness of and promote the work already done and spread information about ongoing and upcoming efforts. Amplifying the progress in Louisville and Superior is important to maintain community awareness and broad-based support of the long-term recovery work.

There are also efforts at the state and federal levels that can and will impact how communities recover and plan for resilient futures. By getting involved in state and federal policymaking, Front Range communities can ensure that their voices are heard and that their communities' needs are considered and hopefully met.

Efforts Underway as of March 2023

City of Louisville

- Housing Needs Assessment, underway
- Wildfire Mitigation Plan, underway
- Comprehensive Plan, reviewing proposals, selecting consultant

Town of Superior

- Housing Needs Assessment, underway
- Superior Marketplace discussions
- Comprehensive Plan Update (2024)

Regional

- [Boulder County Fireshed Grassland Working Group](#)
- [Community Wildfire Protection Plan](#)
- [Center for Resilient Infrastructures, Systems, and Processes](#) (CRISP-Purdue Univ.)

State

- [Wildland-Urban Interface \(WUI\) legislation](#)
- [Homeowner's insurance reform legislation](#)
- [Smoke damage criteria](#)
- [Additional wildfire-related legislation](#)

State of Colorado Resources

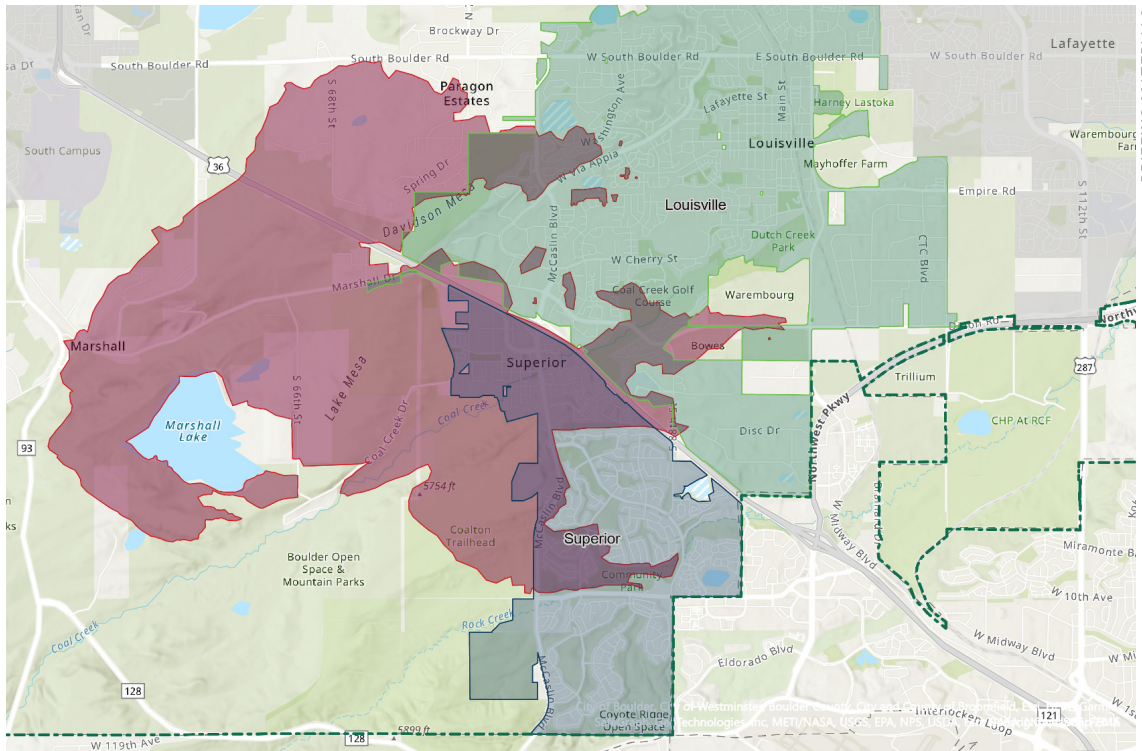
Resiliency Recommendation #1: Build back the whole community, not just the areas destroyed in the fire

Across Louisville and Superior, over 900 homes were lost, representing nearly seven percent of the total homes in the combined area. Many others experienced partial loss or property damage and are dealing with the aftereffects of smoke and water damage. There is yet another larger portion of the population that was not directly affected by the fire. Experts who have led communities through disasters of this scale note the importance of having a clear post-recovery vision for the community as a whole, not just the areas directly affected, to foster shared ownership of recovery outcomes. Additionally, this post-recovery vision is just as important as the recovery work itself. It is important to strike a balance between the immediate focus on rebuilding with longer-term visioning and prioritization.

The housing needs assessment and comprehensive plan work underway in Louisville and Superior can provide just the opportunity the communities need to explore a range of possible scenarios relating to housing, the economy, recovery, and disaster preparedness and mitigation. These planning efforts also provide a platform upon which to build community consensus around priorities for the future.



Municipal staff from Louisville and Superior toured the panelists through neighborhoods in the process of rebuilding.



Large tracts of Superior and Louisville were affected by the fire as marked in red.

As comprehensive planning work is underway, it is a great time to proactively integrate sustainability and resilience principles into those plans and weave the principles into the related processes, scenarios, and strategies. Plans should anticipate a range of possible futures, include information on recovery successes, and identify potential setbacks. Plans should also address potential hazards and include mitigation and response strategies that can be implemented. Lastly, regional influences and opportunities could be highlighted in the planning documentation.

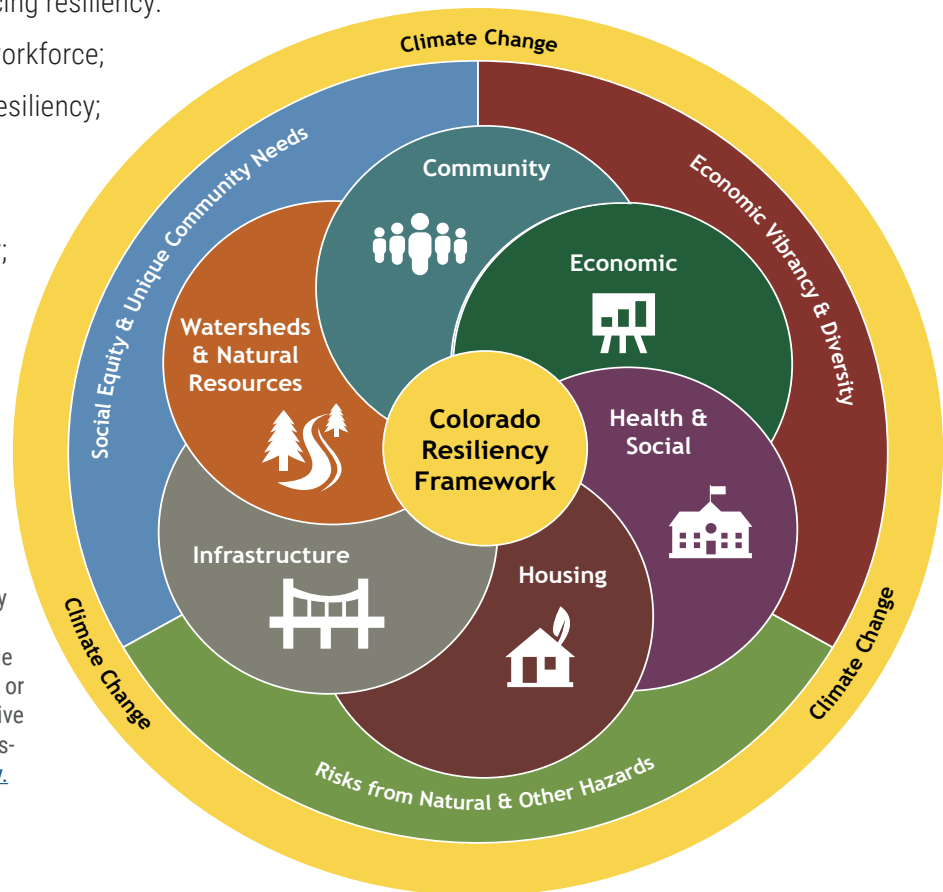
Within jurisdictions, departmental priorities and implementation strategies should be aligned within the comprehensive plan to ensure that every department and employee understands the role they play in supporting the health and vitality of the community. This inclusion and alignment will also foster shared ownership of the outcomes.

Priority: Immediate and Ongoing.

COLORADO RESILIENCY FRAMEWORK

Initially developed in 2015 by the Colorado Resiliency Office following a series of fire and flood events, the [Colorado Resiliency Framework](#) (the framework) provides a foundation upon which communities across the state can build local resilience plans. The framework identifies the following six priorities for advancing resiliency:

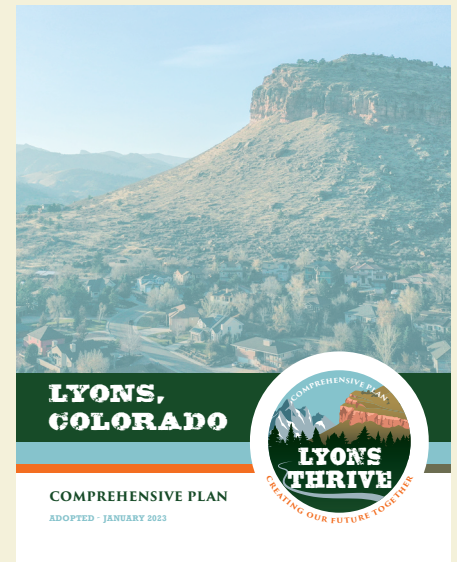
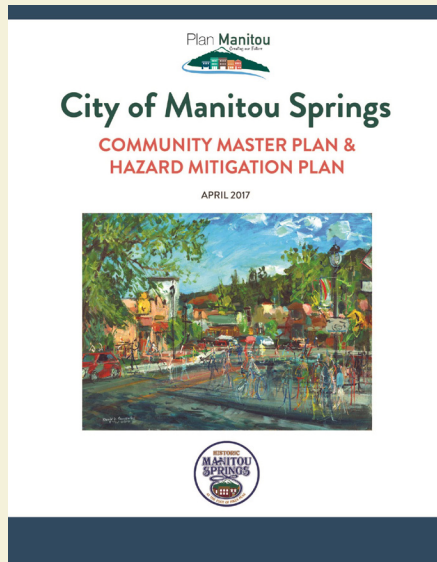
- Future-ready economy and workforce;
- Climate and natural hazard resiliency;
- Building and infrastructure sustainability;
- Agriculture and food security;
- Housing attainability; and
- Community capacity.



COLORADO RESILIENCY OFFICE

The Colorado Resiliency Framework depicts the six interconnected resiliency planning sectors. The interconnected nature of these sectors means that while hazards affecting one will likely directly or indirectly affect others, similarly proactive strategies will also have beneficial cross-sector impact. <https://www.coresiliency.com/colorado-resiliency-framework>

Sample Comprehensive Plans from Other Colorado Communities



BEST PRACTICES: INTEGRATING RESILIENCE IN COMMUNITY PLANS

With the framework in hand, Louisville and Superior can turn to the experiences of other Front Range communities to learn about best practices those communities have identified through the disaster recovery process. While each community takes a slightly different approach, the following examples are worth exploring further:

- [Manitou Springs](#), Colorado, fully integrated its Hazard Mitigation Plan and its Comprehensive Plan into one document.
- Within the comprehensive plans for [Longmont](#) and [Lyons](#), Colorado, sustainability and resilience considerations were built into the plan more broadly.

Across the board, key themes in the plans included increasing community awareness of the risks and tradeoffs of living in these geographies.

Resiliency Recommendation #2: Build and maintain capacity in disaster recovery, response, and mitigation

For Louisville and Superior, the addition of experienced staff support, borrowed from Boulder County, was critical in the initial phase of the recovery. Continuing to employ these experienced professionals can

prove helpful, supporting the community throughout the rest of the recovery and leveraging their expertise during "blue sky" days—days when disasters are distant—to plan for future events. These blue sky projects should include developing resources, such as a disaster response and recovery playbook, that municipal staff and community members can follow and an inter-governmental agreement template to support public sector capacity with resources from other communities as needed.

In addition to the importance of rebuilding structures and building community, it is also important to build capacity within the jurisdiction to meet disaster recovery, response, and mitigation needs in the future. Disasters create uniquely challenging times that can bring out the best in staff, yet the prolonged intensity of the work and trauma of the experience can lead to staff and leadership burnout and turnover. Planning today for personnel capacity tomorrow is critical.

On a regional basis, there is an impressive range of expertise that can be found across Colorado's Front Range communities. By identifying, leveraging, and formalizing this regional network of staff and leadership from other communities, Louisville and Superior will know where to turn when the need arises.

- **Create staffing agreements.** Louisville and Superior should pursue "ready to mobilize" staffing and resource-sharing agreements with those communities that have resources to share.
- **Find mentors.** On a more informal basis, it is also helpful for the professional staff in each community to find, establish, and maintain a list of mentors with experience in disaster response and recovery who can provide informal support to affected communities.

At the local level, leadership within both municipalities should be intentional in providing ongoing support for municipal staff, community members, and elected officials on blue sky days and throughout disasters.

- **Retain recovery managers.** The panel recommended maintaining the recovery manager positions within the communities for at least the following 2-5 years. These positions, critical in disaster recovery, can also be key players in planning for future responses as well as ongoing resilience efforts.
- **Cross-train staff.** City leadership should designate and cross-train staff members with an interest in and ability to fill the role of response and recovery staff in times of need.
- **Expand neighborhood liaison partnerships.** Communication is critical and the scope of the communication needed to reach residents can be overwhelming. Neighborhood liaisons are key

Disaster Preparedness and Recovery Training Opportunities

- [Colorado's Planning for Hazards Webinar Series](#)
- [Colorado's Continuity of Operations Planning for Local Governments](#)
- [FEMA Emergency Management Institute](#)
- [FEMA National Response Framework](#)
- [FEMA National Disaster Recovery Framework](#)
- [Boulder County Office of Disaster Management](#)
- [Community Emergency Response Team \(CERT\)](#)
- [National Voluntary Organizations Active in Disasters \(VOAD\)](#)
- [Red Cross Disaster Training](#)

connectors to large residential populations, and by expanding the neighborhood liaison partnerships, the lines of communication can be made shorter, faster, and more effective/accurate.

Priority: Immediate and Ongoing.

Resiliency Recommendation #3: Coordinate infrastructure and emergency services

Throughout the stakeholder interviews, infrastructure was noted as a particular challenge. Water delivery systems were overburdened, communications were difficult, and power was in short supply. At the same time, the public sector staff in charge of these critical functions performed heroically and creatively, and were able to overcome significant obstacles to the residents' benefit and relief. The following list can help Louisville and Superior identify and coordinate infrastructure and emergency service protocols for future events.

- **Debrief.** Give time and space to review and identify what went well and what needs improvement.
- **Develop IGAs.** Develop mutual aid agreements and inter-governmental agreements (IGA) in order to have access to the expertise needed when a disaster strikes.
- **Identify capital needs.** Take time now to develop and prioritize a list of capital needs.
- **Pursue funding.** Identify sources of funding and prioritize funding pursuits to address the needed capital improvements.
- **Develop protocols.** With the Marshall Fire experience in hand, develop protocols and guidance on procedures for future events.
- **Create redundancies.** Identify redundant systems for mitigation to ensure that systems can function if an element of that system breaks down.
- **Train staff.** Identify and conduct training that may be needed across municipal departments.
- **Identify maintenance strategies.** Consistent and effective maintenance of systems is critical. Identify strategies and plan for the associated cost of maintenance.
- **Practice for emergency scenarios.** Knowing what to do when disaster strikes comes through experience and training. Conduct tabletop exercises for different scenarios during blue sky days.

- **Consider mitigation strategies.** Consider how the municipalities might mitigate risk in advance of future events.

Priority: Medium (1-3+ years).

Resiliency Recommendation #4: Expand Funding for Resilience Projects

Resilience and resilience planning do not come without a cost. Funding is critical to implement resilience and recovery measures, and the staff within both Louisville and Superior have been working diligently to obtain federal and state funds. While the funding pursuit is difficult and sometimes frustrating and unfruitful, it is important and should not be abandoned.

While allocating and leveraging general funds may be an option for some jurisdictions, general funds may not be enough to cover the cost of necessary recovery work. Grants, loans, tax credits, and other resources are available to communities in Colorado, and the [Colorado Resiliency Office has an interactive guide to local funding](#). For incident-specific resources, there are also a [Wildfire recovery page](#). The panel also recommends exploring the following resources for additional potential funding support.

- **Federal grants**
 - [Federal Emergency Management Agency](#) (FEMA) Preparedness, Mitigation, and Resilience grants
 - FEMA [Hazard Mitigation Assistance Grants](#)
 - [Building Resilient Infrastructure and Communities](#) (BRIC) funds
 - Department of Housing and Urban Development [Community Development Block Grant – Disaster Recovery](#) (CDBG-DR) program
- **State grants and loans**
 - [Department of Local Affairs Funding Guide](#)
 - Tax Credits
- **Local funding**
 - General or enterprise funds
 - Temporary rate increases
 - Impact fees
 - Grants and foundations

Priority: Immediate.

The Town of Lyons was able to leverage \$1.3 million from its general fund to successfully implement \$75 million in recovery projects.

WILDLAND-URBAN INTERFACE BEST PRACTICES

The Marshall Fire took many Coloradans by surprise due to the timing of the fire in late December, the location of this fire in suburban and urban areas, and the scale of devastation. However, panelists noted that wildfires that transition into developed areas, referred to as the wildland-urban interface (WUI), are common across the U.S. The WUI is not restricted to a specific topography, such as mountains, nor a specific vegetation, like trees or juniper bushes. Instead, the WUI can be any developed area where conditions affecting the combustibility of vegetation and structures or infrastructure (*i.e.*, built fuels) allow for the ignition and spread of fire through the combined fuels. In other words, the construction and combination of homes, fences, vegetation, landscaping, and other fuels, and the ongoing maintenance of these items all contribute to how far and fast a wildfire will spread from wildlands or grasslands into the built environment.

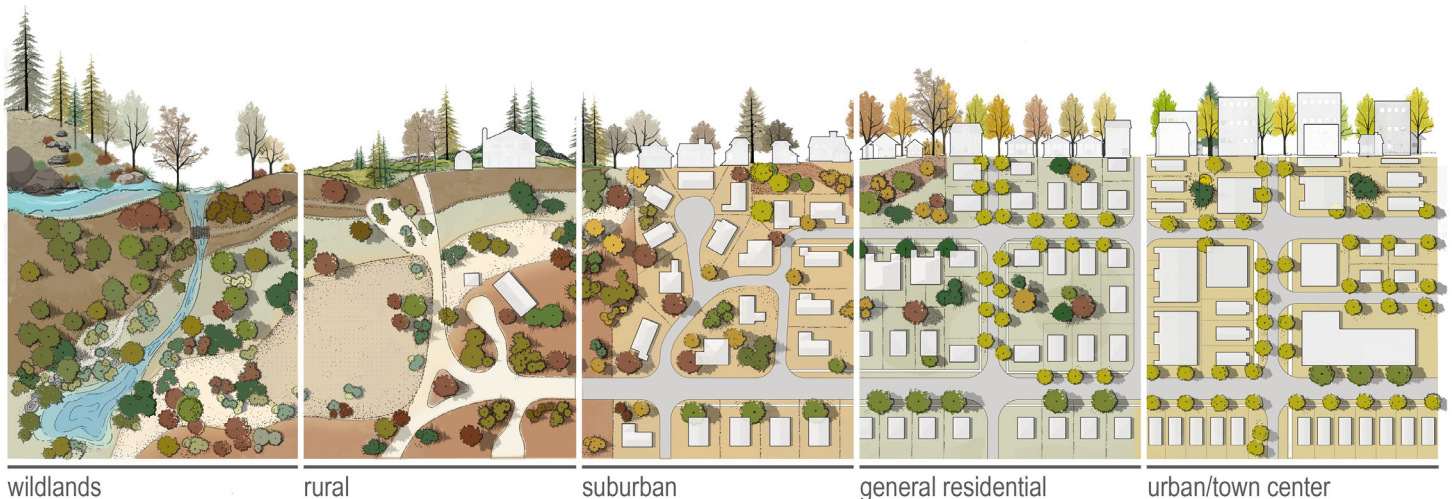
To better prepare for future risks, the communities are seeking guidance on how to incorporate WUI best practices into building and landscaping requirements, while rebuilding is already well underway. While it would have been more prudent to have WUI best practices for wildfire resilience in place before the fire, to reduce destruction, or at least before rebuilding, when land use decisions are made, the best the communities can do now is move forward with these practices as expeditiously as possible before rebuilding concludes. The panel identified the following recommendations related to WUI best practices and how they can be implemented given the current context of these communities.

MOLLY MOWERY



Wildland-Urban Interface best practices and planning should be applied to grassland areas.

COMMUNITY WILDFIRE PLANNING CENTER

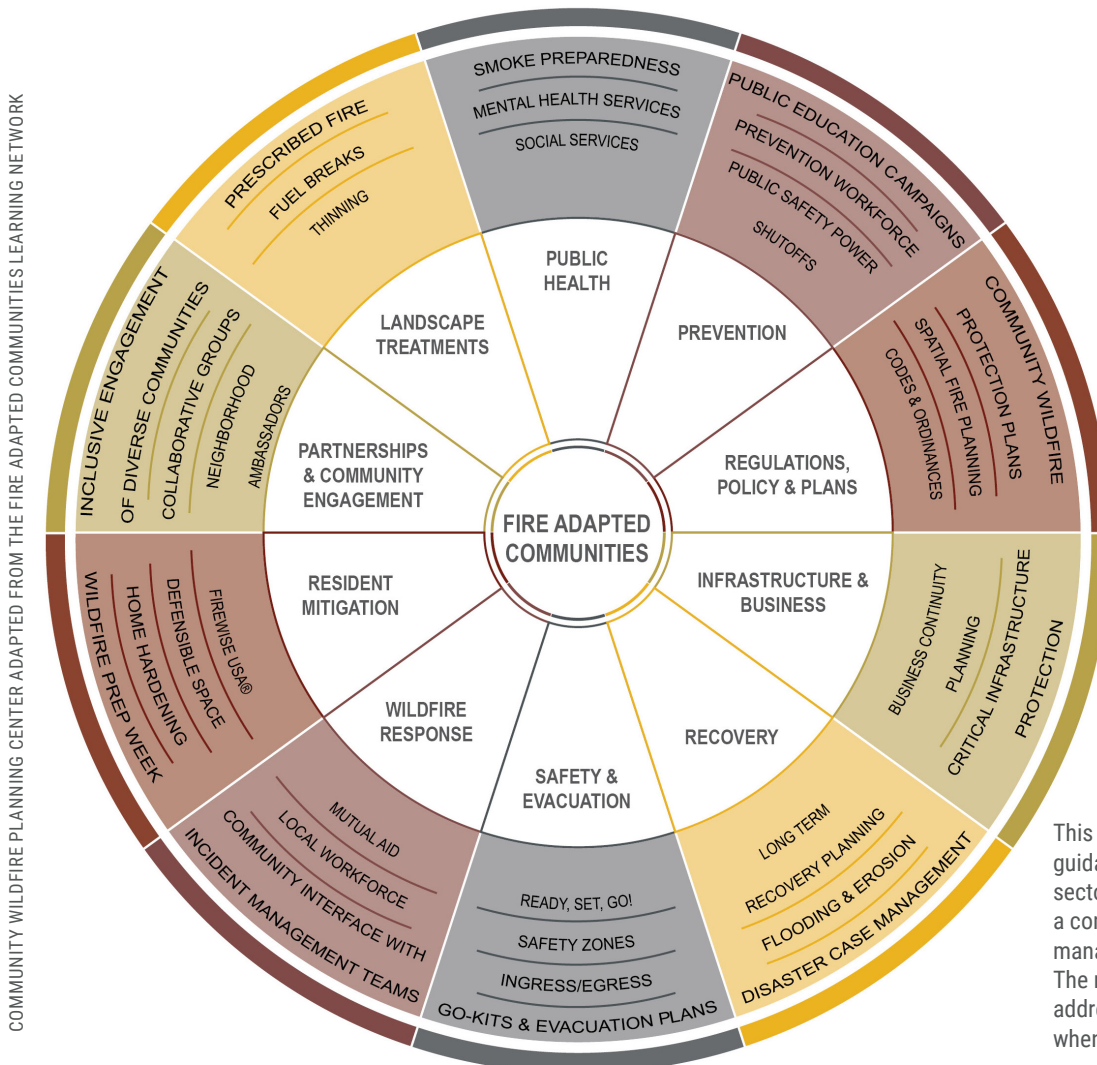


The Wildland-Urban Interface (WUI) continuum displays the variety of built and natural environments that are affected by wildfire.

BEST PRACTICE: FIRE ADAPTED COMMUNITIES FRAMEWORK

A best practice in WUI management is the fire adapted communities (FAC) framework, which provides guidance on planning for, managing, and recovering from wildfires. It includes examples of some of the most common actions and programs that communities can undertake to reduce their wildfire risk. The more actions a community can undertake, the better prepared and more fire resilient it will be. The framework was created by the Fire Adapted Communities Learning Network with input from community-based practitioners from across the United States.

Louisville and Superior are already taking steps to become more fire adapted. Revised landscaping treatments, the efforts of the Grasslands Working Group, the work of the municipal recovery managers, and the wildfire mitigation plan for city-owned properties are all steps in the right direction. Additionally, updates to the community wildfire



This fire-adapted communities guidance graphic depicts the various sectors affected by and influencing a community's ability to plan for, manage, and recover from a fire event. The more items a community can address, the better prepared it will be when a fire disaster strikes.

MOLLY MOWERY



MOLLY MOWERY



Landscape features like wood mulch, wood fences that connect to structures, and highly flammable plants like juniper bushes should be reduced to limit fire risk in communities.

protection plan undertaken by Boulder County and Mountain View Fire Rescue, neighborhood-level action, and community engagement are also helping to set these communities on a path to fire risk mitigation. There is work that remains, however, and the panel set forth the following immediate and medium-term strategies to help the communities become more fire adapted.

WUI Recommendation #1: Develop a Comprehensive Educational Program

Although there are some educational efforts underway in the communities, residents, landscapers, developers, and builders would all benefit from an ongoing comprehensive educational program about WUI best practices for structures and landscapes. Providing consistent information from trusted sources and promoting ongoing actions can begin to create a paradigm shift in how WUI best practices are embraced and implemented across the community.

A comprehensive educational program could include the following elements:

- For residents, educational programs could include information about defensible space and home hardening from the Colorado State Forest Service, and neighborhood coordination programs such as [Firewise Communities/USA®](#).
- Developers, builders, and architects would benefit from WUI construction workshops demonstrating the latest in building hardening materials and WUI-informed construction practices.
- Landscape architects could be provided with WUI-informed landscape plan templates or attend Master Gardener classes to learn WUI best practices for landscaping.

The implementation of these programs could take a number of forms, including the following strategies:

- Include fire adaptation strategies as part of the Community Wildfire Protection Plan updates currently underway.
- Expand Boulder County’s Wildfire Partners program for home assessments.
- Coordinate with the Grasslands Working Group and Colorado public awareness campaign.

Priority: Immediate and Ongoing.

WUI Recommendation #2: Adopt a WUI Vegetation Management Ordinance for the Town and City

In order to reduce the potential for fire spread from landscaping to homes, fences, decks, or other built of natural fuels, the municipalities should each adopt a vegetation management ordinance as an immediate priority.

The ordinance should incorporate the following key elements:

- Consider the entire town and city as requiring vegetation management to avoid leaving hazardous areas.
- Landscaping elements and materials should be addressed to reduce or eliminate fuels within five feet of buildings (e.g., mulch, plants, trees, and other combustible materials). For larger lots, a 30-foot radius around buildings should also minimize combustible materials per Colorado State Forest guidance on the Home Ignition Zone and Defensible Space.
- Additional features, such as fences attached to structures, should be included in the ordinance to limit the ability of the fire to spread.

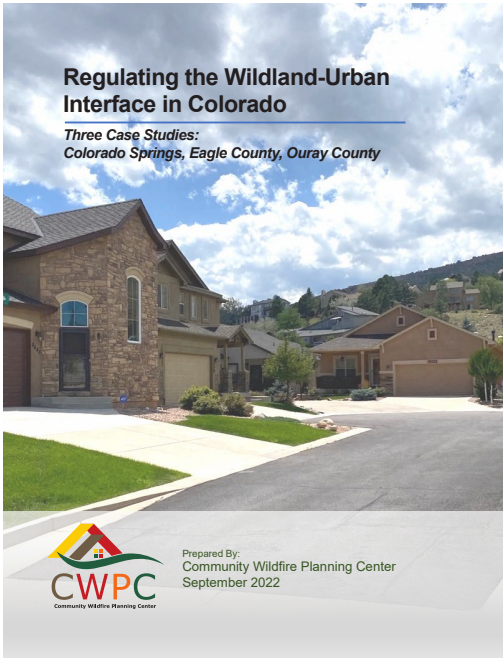
A vegetation management ordinance would apply to landscaping plans going forward and would not necessarily be retroactive. Work on drafting the ordinance should begin immediately, to be ready when homes currently rebuilding are ready to plan for and install landscaping, and could be guided by or with the following additional resources.

- Resources, such as those created by the Grasslands Working Group and the Colorado State Forest Service, can help communities identify particularly flammable plant and tree species (e.g., juniper bushes) for inclusion in the ordinance.
- Given the predominance of homeowner associations (HOAs) in the area, the municipalities should coordinate with them to ensure alignment and enforcement.
- Two examples from which to draw sample ordinance language and scope include the [City of Malibu: Landscape Water Conservation and Fire Protection Ordinance](#) and the [Napa County: Fire Hazard Abatement Ordinance](#).

Priority: Immediate (Adoption by December 31, 2023).



Now is the time to institute a WUI vegetation management ordinance and lay the ground work for a future WUI construction ordinance.



WUI Recommendation #3: Develop a WUI Construction Ordinance for Future Adoption

To increase protection of residents and structures from future embers, radiant heat, and direct flame contact, Louisville and Superior should draft a construction ordinance for adoption by early 2025.

A construction ordinance would apply as follows:

- The entire town and city should fall under this ordinance.
- New construction, additions, and remodels should be governed by the ordinance.
- If not already addressed through the vegetation/landscaping ordinance (above), the construction ordinance should include attachments to homes, such as decks and fences.

Implementation assistance and resources can be helpful in crafting this ordinance.

- Boulder County has WUI code requirements already in place for the eastern portion of the county. This new ordinance should align with the county's WUI code for consistency.
- The Community Wildfire Planning Center report, "[Regulating the Wildland-Urban Interface – Three Case Studies](#)" can also be helpful in informing the specifics of the ordinance.

Priority: Medium (Adoption by January 1, 2025).

WUI Funding Opportunities

There are state and federal funds available to help address each of the WUI recommendations included in this report. These resources can help municipalities become more fire adapted.

- [Wildfire Mitigation Incentives for Local Government Grant Program](#) (Colorado State Forest Service)
- [Community Wildfire Defense Grant Program](#) (USDA Forest Service)
- [Hazard Mitigation Assistance Grant Program](#) (FEMA)

HOUSING DIVERSITY AND AFFORDABILITY

The Marshall Fire exacerbated existing housing pressures in Louisville and Superior by destroying a significant percentage of their housing, some of which was “naturally occurring” affordable housing (i.e., housing that is affordable without government subsidy). The loss of these homes and the for-sale and rental price increases seen across both markets has made finding housing in either community difficult, adding complexity as displaced residents hope to return home.

Despite challenges with under-insurance, inflated construction costs, funding deficiencies, and trauma from the fire, there is an impressive degree of rebuilding underway in both communities, and the professional staff in each have worked hard to make the process of rebuilding as painless as possible. As of March 2023, roughly 40 percent of homes lost in the fire have been issued building permits to rebuild.

To support the municipalities’ efforts with housing diversity and affordability, and to help displaced residents return to the communities, the panel provided the following housing recommendations.

ADOPTED HOUSING POLICIES

Both Louisville and Superior have been working to diversify their housing stock and have each adopted the Boulder County Regional Housing Plan to assist in those efforts. The plan sets forth a goal of 12 percent

Housing Price Increases

Median Housing Prices in Louisville, CO

December 2021 (before the fire):

- Rental: \$1,831
- For sale: \$706,100

March 2023 (after the fire):

- Rental: \$2,396
- For sale: \$930,000

Median Housing Prices in Superior, CO

December 2021 (before the fire):

- Rental: \$2,162
- For sale: \$655,000

March 2023 (after the fire):

- Rental: \$2,540
- For sale: \$848,915

Sources: US Census, Redfin, Zillow.

Residential Property Losses (Louisville and Superior)					
	Total Units	Residential Properties Destroyed	Property Type		Percent Lost
			Detached Single-family	Attached SF and Multi-family	
Louisville	8,668	549	519	30	6.3%
Superior	4,790	389	372	17	12.3%
Total	13,458	938	891	47	6.8%

Source: U.S. Census, 2020 (Total Units), all other data City of Louisville and Town of Superior, 2023.

Building Permits Issued as of March 2023			
	Permits Issued	Permits Under Review	Certificates of Occupancy Issued
Louisville	184	59	2
Superior	156	29*	4 (2 residential; 2 commercial)
Total	340	88	6

Source: Recovery dashboards for Louisville and Superior. * As of publication date, an additional ten permits in Superior were ready for pick-up.



Kestrel, a Boulder County Housing Authority development in Louisville, provides housing at 60 percent of AMI and features 71 units for residents aged 55 and over and 129 units for families.

of housing made permanently affordable to low- to middle-income households by 2035 and applies to both rental and for-sale housing.

Additionally, Louisville and Superior both adopted Inclusionary Housing Ordinances (IHO) in 2021, which require a percentage of new housing development be affordable to below median income households.

- Louisville requires 12 percent of new residential development to be affordable, with half designated for below 60 percent area median income (AMI) and the other half for those earning 60 to 80 percent AMI.
- Superior requires 15 percent of new residential development (over ten units) to be reserved for 80 percent AMI households.

Both communities are beginning new housing needs assessments specific to each community. These plans will identify and define the housing needs of each community and help the municipalities formulate strategies to meet those needs.

HOUSING FINDINGS

Through the course of the stakeholder interviews, the panel uncovered a host of perceptions from across both communities that may impact how housing is developed and delivered going forward.

There is a perception that both municipalities are fully built out, with little to no available land for new development, and limited opportunities for annexation. Accessory dwelling units (ADUs) and increased housing

2022 Boulder County Area Median Income (AMI) Housing Affordability					
	Household Size				
AMI	1 person	2 person	3 person	4 person	5 person
60%	\$52,680	\$60,240	\$67,740	\$75,240	\$81,300
80%	\$70,240	\$80,320	\$90,320	\$100,320	\$108,400
100%	\$87,800	\$100,400	\$112,900	\$125,400	\$135,000
120%	\$105,360	\$120,480	\$135,480	\$150,480	\$162,600

	Bedroom Size				
AMI	Studio	1BR	2BR	3BR	4BR
60%	\$1,317	\$1,411	\$1,693	\$1,956	\$2,182
80%	\$1,756	\$1,882	\$2,258	\$2,609	\$2,910
100%	\$2,195	\$2,352	\$2,822	\$3,261	\$3,637
120%	\$2,634	\$2,823	\$3,387	\$3,913	\$4,365

density need to be considered across both communities to help meet these pressing housing challenges.

There is a growing understanding among municipal leadership that without a housing strategy—addressing additional density, rezonings, incentives, etc.—the communities will not meet their 2035 housing need goals. Added to this challenge is the loss of homes in Original Superior and Sagamore, which contained most of the naturally occurring affordable housing.

Challenges with rental housing abound in both communities. Renter housing needs have not been addressed and limited housing availability has spurred rental price gouging. Many people working in Louisville and Superior cannot afford to live there and must seek housing elsewhere. This dynamic has created a scenario where, in Louisville specifically, over 92 percent of the people working in the city are commuting in from other areas.

Nearly every stakeholder noted that the challenge of under-insurance across both communities has exacerbated the rebuild process as homeowners struggle to finance reconstruction.

Finally, the lack of data on the socioeconomic characteristics of the displaced households is adding to the complexity of understanding who has been displaced, where they went, and whether and/or when they intend to return and rebuild.

These housing-related issues become more difficult to address the longer communities wait to tackle them, since prices tend to increase over time and community members decide whether to return or leave permanently.

Commuting Patterns of Residents and Workers in Louisville, 2018

Commuting	Total	Percent
Louisville Residents		
Work in Louisville	1,144	10.6%
Out-commuters	9,628	89.4%
Total Residents	10,772	100.0%
Louisville Workers		
Live in Louisville	1,144	7.8%
In-commuters	13,570	92.2%
Total Workers	14,714	100.0%

Source: LEHD; Economic & Planning Systems

HOUSING AFFORDABILITY

"Affordable housing" can often be a vague term and one with unfavorable connotations. For Louisville and Superior, those seeking affordable housing include teachers, retail and service workers, many municipal workers, singles, seniors, and often first-time home buyers. With annual incomes of approximately \$55,000 for teachers and \$70,000 for municipal firefighters and police officers, finding affordable housing is difficult.

Affordable housing products in Louisville and Superior would fall into the following categories:

- Rental housing priced at 30 to 60 percent of AMI for low-income households or 80 to 120 percent for middle-income households.
- For-sale housing priced affordably would fall between 100 to 140 percent of AMI for an entry level townhouse or small single-family home.

Salaries for local workers

Teacher at Boulder Valley School District

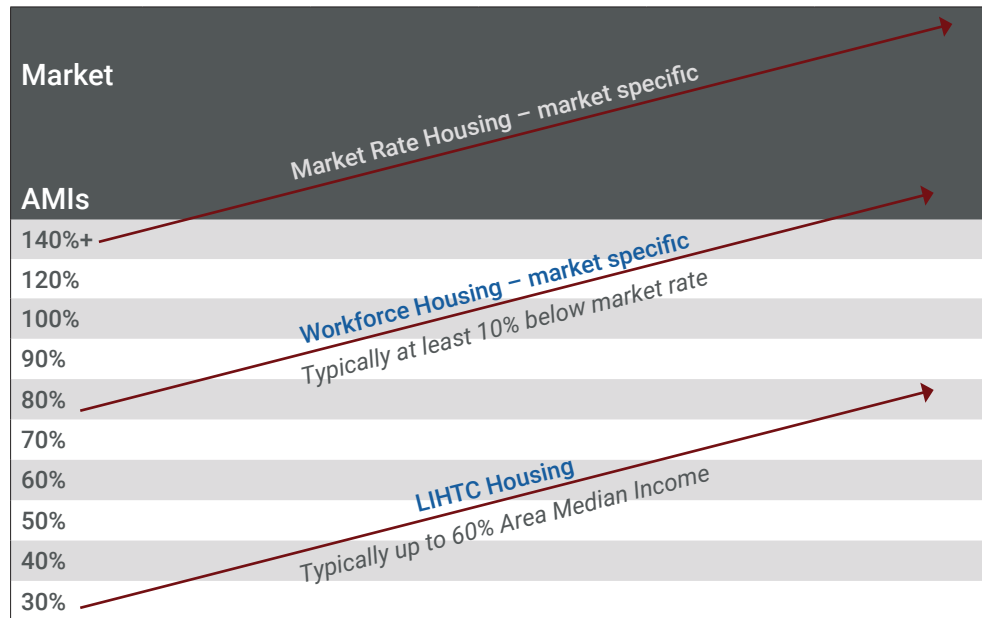
Starting: \$50,731
Mid-level: \$58,726

Case Worker at Boulder County Health and Human Services

Starting: \$55,956
Top: \$80,484

City Police and Fire

Average:
\$62,661 to \$73,968



Communities of Louisville and Superior

Median Household Income: Louisville: \$92,832; Superior: \$86,795 (2020\$) ^[1]

Sales and Rentals	Cost ^[2]	Household Income Needed	Income Category ^[3]
Median sale price	\$688,000–\$715,000	\$174,000–\$181,000	Above-Moderate =>190% of County Median Inc.
Average asking rent	\$2,200	\$88,000	Median-Income ~95% of County Median Inc.

^[1] Source: US Census Bureau, 2020 American Community Survey.

^[2] Source: Redfin, March 2023 (median sale price); CoStar, March 2023 (rental rate representative of new market rate apartments).

^[3] 2022 Boulder County Area Median Income for a household of 3 (based on average household size of 2.5), CHFA.

These are important members of the community and, as such, would benefit from for-sale and rental housing options that are affordable on their annual incomes. Based on 2020 U.S. Census Bureau data, the average home price in the area was \$700,000, requiring an income at 190 percent of AMI. Rental rates in the same area averaged to \$2,200 per month and required incomes at roughly 95 percent of AMI. Affordable options in Louisville and Superior were scarce before the Marshall Fire. Today, affordable housing options are effectively gone.

AFFORDABLE BY DESIGN

There are options to incorporate housing affordability into the Louisville and Superior markets that do not rely on introducing a 500-unit apartment complex into a single-family neighborhood. Often called "missing middle" housing, ADUs, duplexes, fourplexes, and small "cottage courts," provide housing diversity and a host of design options that can give renters and homeowners affordable options while still maintaining the character of the community.

It is also worth noting that not all small new housing is designed to be affordable. As an example, the panel reviewed the value proposition posed by a new two-bedroom [wee-Cottage®](#) in Superior. While the home is small, with a sample unit listed at 1,138 square feet, the \$625,220 price tag was not affordable. Using average down payment and interest rate figures, the panel estimated that the purchase of a Wee Cottage would

Product	Lot Size	Average SF	Sale Price	AMI Level	Household Income
Cottage Home	45 x 30	1,000	\$350,000	95%	\$88,000
4-plex Unit	90 x 100	1,200	\$420,000	115%	\$106,000
Zero Lot Line Home	26 x 60	1,400	\$490,000	130%	\$124,000
Townhouse	90 x 22.5	1,800	\$630,000	170%	\$159,000
Single Family	90 x 40	2,000	\$650,000	180%	\$164,000



The Colorado Affordable Housing Financing Fund

The Colorado Affordable Housing Financing Fund (Proposition 123) offers grants and forgivable loans to jurisdictions and nonprofits to acquire and preserve land for affordable housing development. The Land Banking program provides grants to eligible local governments and forgivable loans to eligible nonprofits with a demonstrated history of providing affordable housing. These funds must be used to acquire and preserve land for affordable for-sale housing or affordable rental housing. Mixed use may be allowed so long as the predominate use is affordable housing.

To be eligible, affordable housing projects seeking support from the Affordable Housing Financing Fund must be located in a jurisdiction that has completed a Proposition 123 Local Government Affordable Housing Commitment with the Colorado Department of Local Affairs - Division of Housing.

More information is available [here](#).

Mortgage Breakdown

Home Price		\$625,000
Down Payment	10%	\$62,500
Loan Terms	30 year	
Interest Rate	7.10%	
<hr/>		
Principle Payment		\$3,780
HOA Payment		\$250
Taxes		\$400
Insurance		\$100
Total Monthly Payment		\$4,530
<hr/>		
Annual Mortgage Payment		\$54,362
Salary Needed to Afford Home		\$163,086

require the new homeowner have an annual income of over \$163,000, which is roughly twice the income of the residents noted earlier who need affordable housing in these communities.

Since smaller unit size does not always equate with affordability, collaborating with developers through the development review process to ensure housing that is affordable by design is built can help meet the diverse housing needs of the communities. This will likely mean adding housing that is smaller, more efficient, and/or that has fewer amenities that can be brought to market at affordable prices.

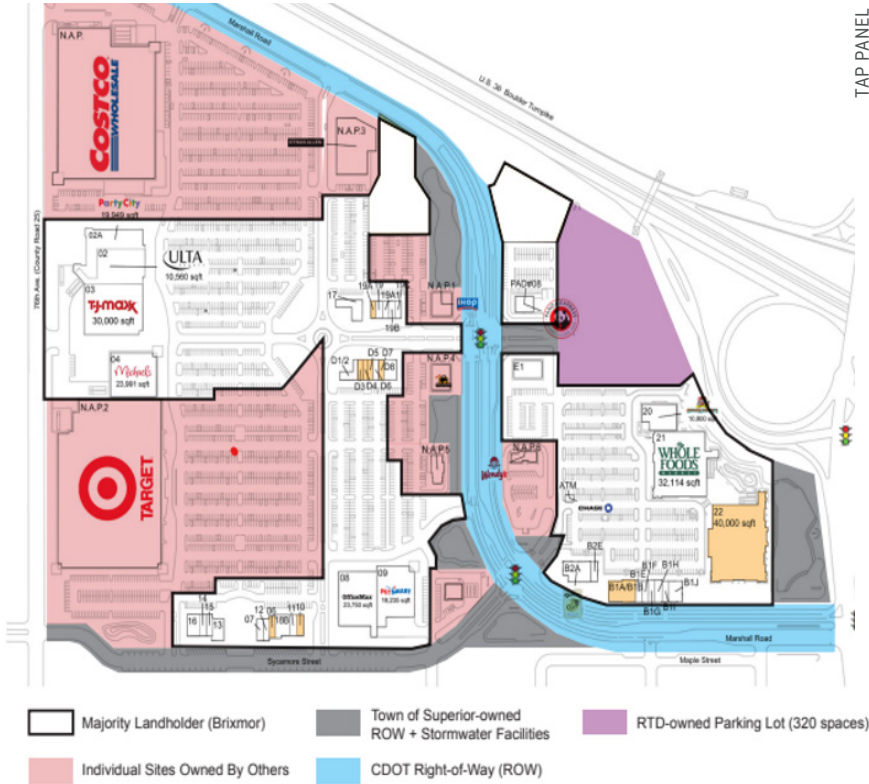
Alternatively, the jurisdictions or local housing authorities can purchase sites that come up for sale to add deed-restricted affordable housing with funding from the Colorado Affordable Housing Financing Fund (Proposition 123).

Opportunities to Diversify Housing Types

Given the landscape of housing and related affordability challenges Superior and Louisville face, the panel looked to sites within the communities where additional diverse housing could be added.

REDEVELOPMENT OPPORTUNITIES

The two communities are over-retailed and now have empty buildings that once housed big-box retailers. The redevelopment of outmoded commercial sites, including the Superior Marketplace and the former Lowe's site, present compelling opportunities for more dense, mixed-use housing options that could provide residents with excellent access to services, transportation, and more.



TAP PANEL

Superior Marketplace could be redeveloped to include a mix of uses, including housing and retail.

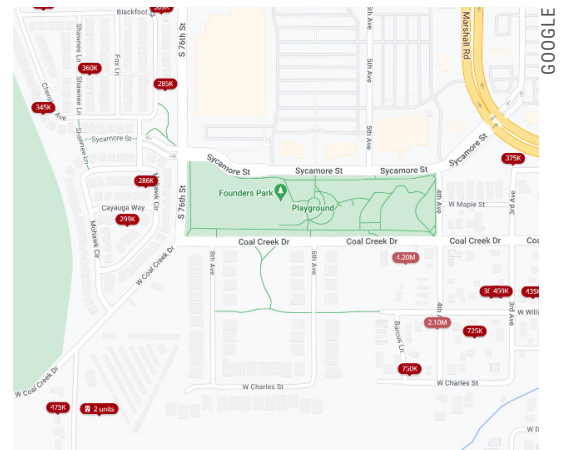
In addition to the empty commercial spaces, there are also several vacant parcels that could be repurposed into housing. The RTD Park-n-Ride site, the Redtail Ridge site, the 20-acre Zaharias site, and vacant industrial land—which no longer makes sense for industrial use—are worth exploring further for new housing and specifically more affordable housing to meet the needs of the communities' workforce.

MISSING MIDDLE HOUSING OPPORTUNITY, EXAMPLE

In pursuit of new missing middle housing opportunities, the panel identified a vacant parcel, zoned for multi-family use, in Original Superior to serve as an example. The lot is listed for sale for \$2.1 million and encompasses six 7,000-square-foot lots. ADUs are already permitted in the area and on these lots specifically.

The sample strategy involves splitting each lot into two parcels, creating 12 lots at 3,500 square feet each and 12 ADUs.

- The land is valued at \$350,000 per lot and could be purchased with affordable housing financing tools. The developer could establish a land bank and sell just the structures to homeowners to maintain affordability.



GOOGLE



GOOGLE EARTH

This vacant parcel could be redeveloped into missing middle housing.

- Using modular construction, a home could be built on a lot for roughly \$350,000, which would be at 95 percent AMI.
- The associated ADU could be built for \$200,000 and generate affordable rents at around 80 percent AMI.

Housing Recommendations, Short-term

In the near term, Louisville and Superior are encouraged to pursue the following housing recommendations.

- **Complete housing needs assessments.** Both Louisville and Superior should complete their respective housing needs assessments that each is currently pursuing and adopt recommended strategies within the assessments. Each community has received funding from Colorado's Department of Local Affairs' Innovative Housing Planning Grant Program (IHOP) to draft this housing needs assessment. The communities should also opt in for Colorado's Proposition 123 funding, indicating their willingness to work on affordable housing needs.
- **Adopt ADU ordinances.** Louisville and Superior are encouraged to adopt an ADU ordinance that applies across the entire municipality and is not limited to specific neighborhoods. ADUs come in a variety of configurations and may be internal, such as a mother-in-law suite with a separate entrance, or detached and include a smaller structure on the back portion of the lot.
- **Build housing expertise.** The scope of the housing work that lies before both communities necessitates dedicated housing expertise on staff. Superior and Louisville should individually hire or collectively share a staff person who is focused on housing alone. This person would work to advance affordable housing goals, pursue and administer housing funding opportunities, and oversee housing policy initiatives.
- **Promote "affordability by design."** Both communities are encouraged to utilize the current rebuilding efforts to pursue actions that support affordability by design. This means adding housing units that are smaller, more efficient, and/or that have fewer amenities that can be brought to market at affordable prices. Another strategy would have the municipality purchase lots that come up for sale and then add deed restrictions to maintain permanent affordability on those lots.
- **Conduct housing research and outreach.** Data will be increasingly helpful for both communities to understand the ongoing housing needs of residents and workers. The municipalities can leverage the research conducted by the [Marshall Fire Unified Survey Team](#) to understand the community's housing-related needs. Additional research and outreach efforts are recommended to better understand

the socio-economic characteristics of the affected residents. With this information in hand, both communities can better deliver housing approaches to meet current and expected needs of residents.

Priority: Immediate (within the year) and ongoing.

Housing Recommendations, Mid-term

The panel anticipated that much of the following will be incorporated into the upcoming housing needs assessments for each community, yet they are worth detailing here as the municipalities consider the range of housing strategies to develop needed housing.

- **Consider lot splits.** Dividing lots can be an effective affordability mechanism, particularly in areas where larger lots no longer make sense based on the surrounding development pattern (e.g., Original Superior).
- **Encourage mixed-use development.** Outdated retail sites are prime sites for mixed-use development, converting parcels formerly limited to commercial use into a mix of uses that should include residential options for varying incomes and tenancies.
- **Conduct outreach.** The housing work contemplated herein will benefit from community education and outreach. City and town leadership will need to support the community in their understanding of affordability and its importance to the region.
- **Secure infill sites.** The municipalities should purchase sites for deed-restricted infill housing when and where possible.
- **Identify incentives.** Developers will likely need incentives to build needed housing products, particularly the affordable rental and missing middle housing products.
- **Support home buyers.** First-time homeowners may need additional financial assistance, and the municipalities may have access to tools they can offer.
- **Promote ADUs.** By allowing ADUs in more locations in Superior and Louisville, the community will have access to additional and likely more affordable housing options.
- **Address density.** By crafting a transfer of development rights (TDR) program, the municipalities can shuffle density between development sites when appropriate.
- **Explore a voucher program.** Both communities should work with Boulder County to explore implementing a disaster-related rental housing voucher program with a housing habitability requirement.

Priority: Medium (1-3+ years).

COMMUNITY ENGAGEMENT

Louisville and Superior residents love their community. The fire affected certain neighborhoods, but by taking a community-wide approach, the municipalities can tap into the social capital that has emerged and encourage everyone to play a role in the community recovery.

Grassroots networks that have grown online can be powerful partners in information distribution and reconnection to residents in town as well as those still displaced. Neighborhood liaisons serve as important community connectors to these online and in-person communities, and the program should continue to receive support and attention.

As the municipalities consider the formation of technical and community advisory committees, equity should be a chief concern. Ensuring that residents from all walks of life are represented in these decision-making venues is critical to helping everyone see how they have a future in Louisville and Superior.

Community Engagement Recommendations

While resident engagement has been critical to recovery decision-making, engagement with displaced residents has been challenging and participation levels have varied. The panel identified the following recommendations related to community engagement based on lessons learned from Santa Rosa, California, and Lyons, Colorado, disaster recovery efforts:

- **Tap into existing and emerging social capital.** People have been stepping up as volunteers across the communities and they can be tapped to reach their networks.
- **Leverage lines of communication.** Build/strengthen lines of communication with residents by leveraging Neighborhood Liaisons, NextDoor, Slack, and any other lines of communication that residents already use.
- **Ensure equitable representation.** Address equity in representation in technical and community advisory committees. For example, ensure that renters and displaced residents have a seat at decision-making tables. This will likely require holding meetings at times and places, including virtually, when and where diverse people are available.

Priority: Immediate and Ongoing.

Additional lessons learned related to community engagement are available in the following case study of the Santa Rosa, California, wildfire recovery process.

CASE STUDY: SANTA ROSA, CALIFORNIA

The City of Santa Rosa, California, has recently been impacted by two significant wildfires. The Tubbs Fire in 2017 and the Glass Fire in 2020, combined with a recognition that wildfire risk is here to stay, led this city with a population of 175,000 people to re-evaluate the way it approaches planning, rebuilding priorities, and disaster recovery efforts.

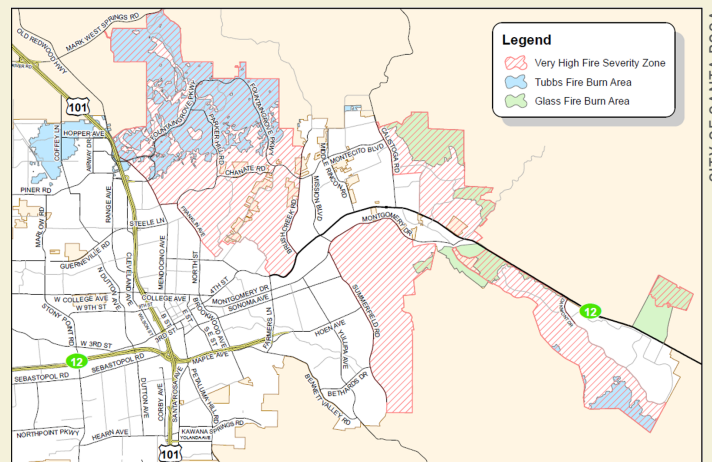
The City of Santa Rosa (the city) is similar to Louisville and Superior in a number of ways. The median income for a family of four is \$80,000 per year (2018 data), and home prices are similarly situated with a median sales price of \$665,000 (2018) and a median rent of \$2600 per month (2018). The city subsequently lost over 3,000 housing units in the 2017 Tubbs Fire, which represented approximately five percent of its housing stock. The Tubbs fire jumped a six-lane highway and also significantly impacted Coffee Park, a neighborhood comprised primarily of workforce housing.

The city's General Plan supports city-centered growth and created a hard-line Urban Growth Boundary. Even with that boundary in place and the designated "very high fire severity zone" noted in city planning documents, both the 2017 and 2020 fires spread beyond those zones into other parts of the city.

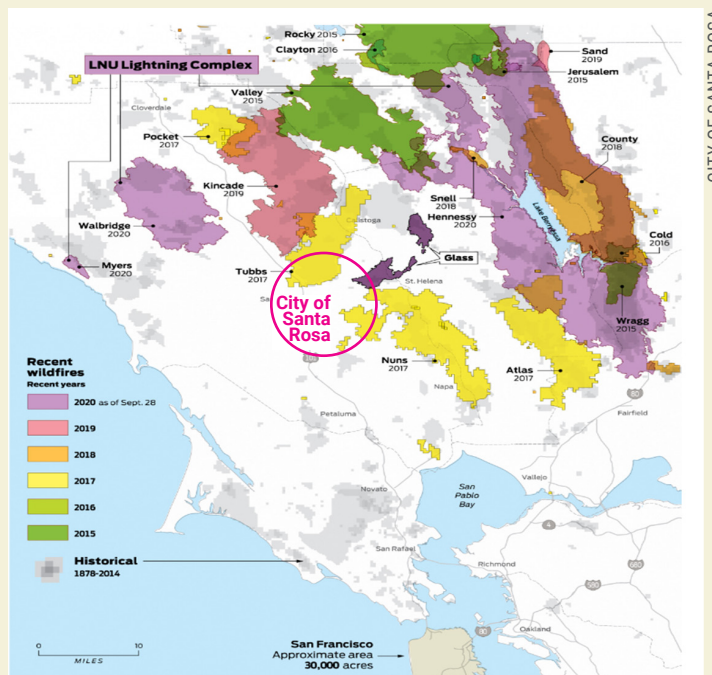
Following the Tubbs Fire specifically, the city's immediate focus and action was on rebuilding.

Council Priority #1: Rebuild—Year 1 (2017-2018)

- **Services.** The city created a separate Resilient City Permit Center and a virtual center on the city's website srcity.org/rebuild to focus on permitting and rebuilding questions, support, and practical resources, including how-to guides.
- **Staffing.** There were 30 positions that were dedicated to rebuilding efforts and resources, which generated 6,000 staff hours in peak months.
- **Plan review.** Speed is welcome when moving

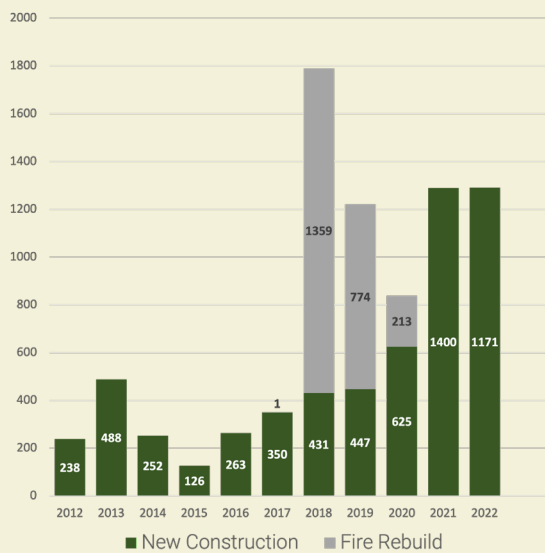
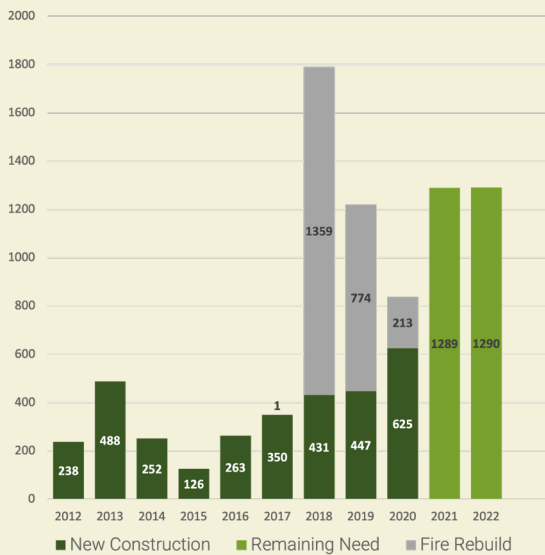


Fire sensitivity zones for Santa Rosa and related areas affected by the Tubbs and Glass fires.



Wildfire activity between 2015 and September 2020 is noted in the various shaded areas. The dark green represents the area where wildfire historically impacted the region.

Number of Housing Units 2012 – 2022



These charts represent the housing goals set by the city in its 2012 housing plan (dark green) as well as the additional housing required (grey) to replace homes lost in the Tubbs fire.

through city processes and a system for expedited plan review moved plans through in five days for minor changes.

- **Inspections.** As a part of the increased staffing, building inspectors were hired to meet the demand of 3,000 building inspections per month on average.
- **Resources.** The city created a building resource library for residents containing guides, resources, how-to guides, and FAQs.
- **Ordinances.** The city adopted, amended, and extended (through 2023) resilient city ordinances to address current practices and increase the future resiliency of the city and its residents. These ordinances included establishing a Rebuild Area Overlay and a Rent Gouging Prohibition, each within two weeks of the fire. It also included city-wide resilient city measures, which were adopted within two months.
- **Education and community engagement.** Ongoing engagement with the community, particularly through community-based organizations, and educational opportunities focusing on the Wildland Urban Interface was critical and remains in place.

Under this direction and with this focus, the City of Santa Rosa issued 1,400 rebuild building permits and 431 permits for new housing units during the first year of recovery.

Council Priority #2: Citywide Housing and Economic Recovery (ongoing)

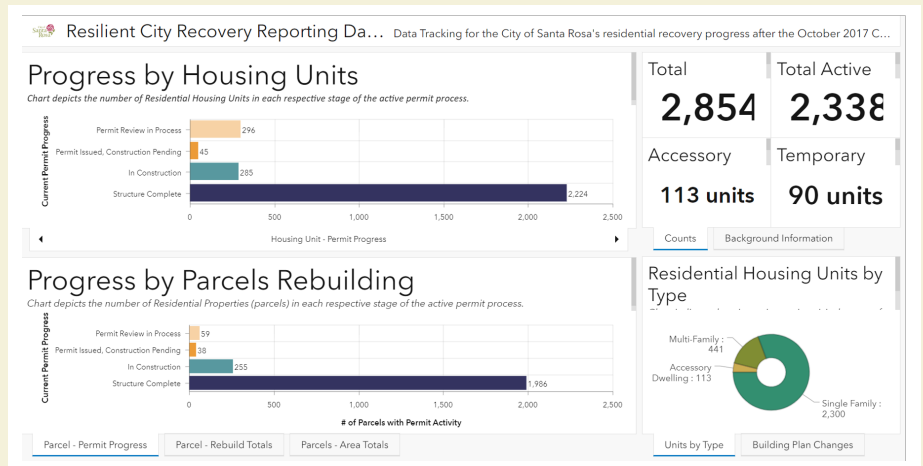
Leveraging its control over city processes and services, the City of Santa Rosa was able to support residents by improving its support in the following areas.

- **Permit streamlining.** Working in connection with the housing action plan, the city identified infill housing, ADUs, childcare locations, hotels, and temporary housing as critical needs and streamlined the associated permitting. Similarly, the California Environmental Quality Act (CEQA) requirements were also streamlined. The Up Downtown Santa Rosa plan was also updated to reduce the number of required design reviews.
- **Financial impacts.** From adjusting fees and incentives to providing connections to Opportunity Zone information to leveraging the Regional Housing Fund, the city was able to tap into a wide variety of resources and connect residents directly for support.
- **City-owned assets.** The city was able to utilize city-owned properties during the rebuilding efforts, providing additional

staging ground during construction and creating the Resilient City Permit Center and library for easier resident access.

- **Staffing.** Although a significant portion of the rebuilding is complete, the city is maintaining a certain level of staff and professional services to continue to support city residents in lingering recovery efforts as well as ongoing planning and preparation at the city level ongoing planning and preparation at the city level.

Tubbs Fire Rebuilding Progress – srcity.org/Rebuild



While the housing and economic recovery is ongoing, the efforts listed above helped Santa Rosa implement all of the initiatives outlined in their [2016 Housing Action Plan](#) over the 5 years following the fire.

In 2023, Santa Rosa updated its council priorities to include [seven ongoing strategic goals](#), including “Deliver housing for all” and “Promote economic and community vibrancy.” Each year, the city council assigns new initiatives for staff to implement in pursuit of the goals and staff document their progress over time.

Lessons Learned from Santa Rosa's Recovery Process

- » Align on a community-wide vision and "Recover as One."
- » Build back the whole community, not just the areas destroyed in the fire.
- » Tap into the social capital that emerges after a disaster; everyone has a role to play city-wide.
- » Build and strengthen lines of communication, leveraging neighborhood liaisons and digital platforms such as NextDoor and Slack.
- » Leverage regional, state, and institutional partners.
- » Create a one-stop online resource that is coordinated with the county and includes a clearinghouse for information and dashboards that can be easily found and referenced.
- » Address equity in representation in technical and community advisory committees.
- » Bold results require bold moves, which likely include streamlining historic processes and adapting to new conditions.
- » Celebrate successes!

Building community while at the same time preparing and responding to wildfire threats is a challenging proposition for city leaders and staff, but it can be done. Everyone involved must understand their role and participate as they are able. Events like wildfires often create passion and energy in residents and encourage involvement in new ways. Community and municipal leaders should leverage that energy to rebuild the community, focusing on the homes that were destroyed and building a stronger whole community.

KEY TAKEAWAYS

Leveraging the renewed interest in resilience planning, wildland-urban interface interventions, and affordable housing, public sector leadership is encouraged to use this time and opportunity to put additional measures in place to help Louisville and Superior recover and thrive going forward.

RECOVERY AND RESILIENCE PLANNING

The recovery effort takes time and resilience planning cannot wait until the recovery is complete. Municipal leadership should balance their focus on rebuilding with broader conversations about longer-term vision and priorities. The issues of today need to be addressed, yet the conversations about tomorrow, the vision for the community, and collective priorities cannot wait.

With community-wide planning efforts on the near horizon, particularly the forthcoming housing needs assessments, both municipalities should integrate sustainability and resilience principles into all planning efforts.

Heroic and informed public sector workers helped prevent the Marshall Fire from impacting these communities even further. Steps should be taken to support these employees in building additional capacity in disaster mitigation and recovery efforts. Maintaining local and regional capacity in disaster recovery, response, and mitigation is critical to the safety and success of the communities going forward.

These efforts will likely require additional financial resources. The good news is that funding is available to those who have the capacity to pursue it. Both municipalities are encouraged to support staff time to pursue funding for resilience projects.

WILDLAND-URBAN INTERFACE BEST PRACTICES

Louisville and Superior residents now have a clearer understanding of grassland WUIs and their risks. That understanding has come at a significant cost, yet community members may be more receptive today to WUI codes and interventions. Both communities should use this opportunity to increase community fire adaptation at the individual, neighborhood, and community levels.

WUI recommendations to pursue in the next six to 18 months include: delivering a comprehensive education program for residents, developers, and builders; instituting a WUI vegetation management ordinance to limit the amount of combustible material around properties; and adopting a WUI construction ordinance for all new construction going forward.

HOUSING DIVERSITY AND AFFORDABILITY

Before the Marshall Fire, Louisville and Superior were experiencing housing pressures as growing communities. The fire, however, placed significant additional pressure on the housing market by destroying much of the area's affordable housing stock and creating a rental market that caters to the residents who can pay the highest price.

The upcoming work both communities are pursuing through their housing needs assessments will be critical to meeting the housing needs of the communities. Efforts taken today to better understand the housing needs of current and displaced residents can help inform the types of strategies needed to meet those needs. No one housing type will solve the housing issues for Louisville and Superior. Instead, a variety and diversity of housing types, sizes, configurations, and price points will better meet the diverse needs of new and returning residents.

As neither municipality has a staff person dedicated to housing, the communities are encouraged to separately or collectively cultivate a housing champion. This person would focus solely on quantifying and understanding the area's housing needs and identifying and pursuing solutions to meet those needs.

COMMUNITY ENGAGEMENT

Louisville and Superior residents love their community. The fire affected certain neighborhoods, but by taking a community-wide approach, the municipalities can tap into the social capital that has emerged and encourage everyone to play a role in the community recovery.

Grassroots networks that have grown online can be powerful partners in information distribution and reconnection to residents in town as well as those still displaced. Neighborhood liaisons serve as important community connectors to these online and in-person communities; the program should continue to receive support and attention.

As the municipalities consider the formation of technical and community advisory committees, equity should be a chief concern. Ensuring that residents from all walks of life are represented in these decision-making venues is critical to helping everyone see how they have a future in Louisville and Superior.

Overall, Louisville and Superior have made impressive strides in recovery and rebuilding following the Marshall Fire. The speed with which each jurisdiction reacted and is acting is remarkable and should be commended. The work will continue and future planning is critical. Luckily both communities benefit from dedicated staff, passionate residents, and development opportunities that can help these goals become reality.

ABOUT THE PANEL



ABOUT THE PANEL



PETER POLLOCK, FAICP
Urban and Environmental Planner
Boulder, Colorado

Peter Pollock is an urban and environmental planner based in Boulder, Colorado. Peter managed the Big City Planning Directors Institute at the Lincoln Institute, a program for city planners from the largest cities in the United States. From 2006 to 2018, he managed Western Programs for the Lincoln Institute. In this role, he worked on climate resilience, collaborative landscape conservation, scenario planning tools, and peer-to-peer learning for planning directors. He worked for almost 25 years for the City of Boulder, Colorado, as both a current and long-range planner, and served as director of the city's planning department from 1999 to 2006. Pollock began his career as the staff urban planner for the National Renewable Energy Lab in Golden, Colorado, where he specialized in solar access protection, energy-conserving land use planning, and outreach to local communities. He received his master's degree in landscape architecture at the University of California at Berkeley in 1978 and his bachelor's degree in environmental planning at the University of California at Santa Cruz in 1976. He was a Loeb Fellow at the Harvard University Graduate School of Design in 1998.



KIMBALL CRANGLE
Colorado Market President, Gorman & Company
Denver, Colorado

Since expanding Gorman & Company to Colorado in 2014, Kimball has initiated 20 developments throughout the state, including over 1,000 affordable and workforce apartment homes, with over 450 more units scheduled to complete construction in 2023-2024. Kimball has worked on many sides of the housing aisle and for nonprofits, public entities, and for-profit firms as a housing developer, housing market analyst, housing financing underwriting, director of a Community Land Trust, and in the policy sphere through advocacy and industry groups. Additional development has included net-zero multifamily communities, mixed-use developments, certified LEED Platinum/Gold housing, Health Impact Assessments and Healthy Housing metrics, along with rich community outreach, to target developments to the local need. Ms. Crangle was formerly Senior Developer for Denver Housing Authority, the largest Public Housing Authority in the Rocky Mountain Region. She directed the redevelopment of a 17.5-acre distressed public housing site into a nationally-acclaimed mixed-income, mixed-use, transit-oriented community. Focusing on the delivery of energy-responsible buildings that also improved the health of residents, Kimball leveraged over \$150 million to accomplish six phases at the site. Kimball is a certified CCIM, served as co-chair of Blueprint Denver, is active in ULI, and a founding member of All in Denver.



DANIEL GUIMOND

**Principal, Economic & Planning Systems
Denver, Colorado**

Dan Guimond is a senior principal with Economic & Planning Systems, an urban economics firm with offices in Denver, Colorado and Oakland, Sacramento, and Los Angeles, California. Dan is an economist and planner with over 35 years' experience in market and financial analysis and development planning for the public and private sectors including economic development and impact analyses, market and financial analyses, infrastructure financing, and implementation. He has extensive project experience with redevelopment projects, including large scale sites such as former military bases and airports, and small-scale infill sites in downtowns, commercial corridors, and transit-oriented development sites. His experience includes overall project management, evaluation of reuse potentials, development strategies, public and private financing, and developer selection and negotiation.



AMY LAPIN

**Principal, Economic & Planning Systems
Sacramento, California**

Amy Lapin is a principal with Economic & Planning Systems, Inc. (EPS), an urban economics consulting firm in operation since 1983, with offices in Oakland, Sacramento, Los Angeles, and Denver. Since joining the EPS Sacramento office in 2003, Amy has developed strategies and implementation recommendations grounded in real estate fundamentals for land use planning projects throughout California and the Pacific Northwest. Amy's expertise includes real estate market analysis, financial feasibility, economic resiliency, fiscal and economic impacts, and public finance. In 2020, Amy led a comprehensive evaluation of the economic impacts of the 2018 Camp Fire, which devastated the Town of Paradise and resulted in a significant ripple effect for the broader region. Stemming from the Camp Fire analysis, Amy evaluated real estate market conditions in Paradise and developed recommendations to assist the town in rebuilding its downtown, supporting ongoing residential construction efforts, and attracting new residents and tourists. Amy has assisted several local jurisdictions and regions in developing strategies to achieve targeted economic development objectives. Recently, Amy worked with the City and County of Sacramento, CA, and the cities of Vacaville and Placerville in Northern California to identify residential market dynamics and barriers to achieving desired housing objectives. Drawing on key analytical findings, Amy developed housing strategies to incentivize development, support neighborhood stabilization, minimize gentrification-related displacement, and address financial, regulatory, and other barriers. Amy holds a master's degree in Community and Regional Planning from the University of Oregon and a Bachelor of Arts degree in Economics and Psychology from Ohio Wesleyan University. Amy is an active member of the Urban Land Institute, the American Planning Association, and the California Association for Local Economic Development, and currently serves on the board of the Sacramento Tree Foundation.



CLARE HARTMAN

**Planning and Economic Development Director,
City of Santa Rosa
Santa Rosa, California**

Clare Hartman served as Interim assistant city manager and director of planning and economic development from September 2020 to February 2022, then shifted focus full time to director. As director, Clare oversees an annual budget of \$17.3 Million and 73 staff across planning, building, engineering development services and economic development divisions. Prior to her interim and director appointments, Clare served as the City's deputy director of planning. In her 24 years of service at the City of Santa Rosa, Clare provided leadership in the following areas: environmental review, planning entitlements, specific plan and corridor planning, housing policy, cannabis policy, zoning and land use, board and commission support, and public engagement. Clare has led the Department into the high performing and transparent organization it is today. Clare was instrumental in the City's adoption of its Housing Action Plan, Process Improvement Action Plan, the Resilient City Rebuild ordinances, the Roseland Area Specific Plan and Annexation, the Downtown Station Area Specific Plan, the Comprehensive Cannabis Ordinance, several housing initiatives and most recently the Short-Term Rental Ordinance. While several of these efforts received state planning awards, it was in 2019, when Clare and her team received the highly coveted statewide Award of Excellence for a Planning Agency by the American Planning Association, in honor of the City's last ten years of planning service and innovations. Prior to working for the City of Santa Rosa, Clare worked with non-profit planning organizations and as a city planner for the City of Gilroy and Contra Costa County. From 1994 to 1996, Clare served as a United States Peace Corps Volunteer, working in a city planning office in Krnov, Czech Republic. In 1997, she returned to Krnov as a Crisis Corps Volunteer and served six months following a 100-year flood event that had impacted the region. Clare is a member of the American Institute of Certified Planners, a graduate of the Sonoma State University's Green Building Professionals Certificate Program, and earned a Bachelor of Arts in Environmental Studies and Planning from Sonoma State University and a Masters of Community and Regional Planning from University of Oregon. Clare is a Sonoma County native, and when she is not working, Clare enjoys time with her family and the great outdoors hiking, backpacking, camping, and kayaking with her husband and three teenage children.



MOLLY MOWERY, AICP

**Executive Director, Community Wildfire Planning Center
Littleton, Colorado**

Molly Mowery is executive director for the non-profit organization Community Wildfire Planning Center and founder of Wildfire Planning International. For more than 15 years, Molly has been a pioneer in integrating wildfire hazard mitigation with land use planning practices. Molly has developed land use planning programs and trainings, including wildland-urban interface planning courses for FEMA and CAL FIRE, and served as the lead author of the American Planning Association publication Planning the Wildland-Urban Interface. Molly has worked with communities across the U.S. and Canada, and drafted land use planning guidance for the National Research Council of Canada's National Guide for Wildland-Urban interface Fires. Molly frequently presents on wildfire planning topics and provided the Norman Williams Distinguished Lecture in Land Use Planning and Law hosted by the Vermont Law School in 2021. She is a certified planner with the American Institute of Certified Planners and chair-elect of the APA Hazard Mitigation and Disaster Recovery Division. Molly earned a bachelor of arts from Naropa University (Boulder, CO) and a master in city planning from the Massachusetts Institute of Technology (Cambridge, MA).



VICTORIA SIMONSEN

**Town Administrator, Town of Lyons
Lyons, Colorado**

Victoria brings the perspective of small-town response and recovery from her experiences with the Colorado floods of 2013. Lyons was devastated by a 500+ year flood event that forced the entire community to evacuate for eight weeks. With minimal financial, physical, and human resources, she led the \$75 million recovery efforts that impacted this town of 2,000 people. She brings a broad range of experience and knowledge unique to small communities. She is well versed in recovery management disciplines including successful partnership development, engaging the community, recovery planning, financial and grant management, as well as understanding both FEMA and CDBG-DR funding and processes. Victoria worked closely with the American Planning Association and FEMA's CPCB office to develop a short-term and long-term Recovery Action Plan. Victoria has been in city management for over twenty years and holds a master's degree in Public Administration from Drake University.



DARCIE WHITE, AICP
Director, Clarion Associates
Denver, Colorado

Darcie White is a director with Clarion Associates, a national land-use consulting firm with offices in Denver, Colorado and Chapel Hill, North Carolina, and affiliate offices in Cincinnati and Philadelphia. For more than 30 years, Clarion has specialized in comprehensive planning, development regulations, and plan implementation. Based in Denver, Darcie leads the firm's comprehensive plan practice for the western half of the United States. In her 23 years with the firm, she has assisted more than 40 communities with updates to their comprehensive plans and supported plan implementation efforts. Darcie is passionate about working with communities to create engaging plans that establish a clear vision and roadmap for the future, while also helping to tell a story about what makes each community unique—its history, people, and built and natural environment. She has worked with communities across Colorado—including Lyons, Manitou Springs, Ridgway, Fort Collins, Longmont, Pueblo County/City of Pueblo, Adams County, Frisco, Milliken, and Superior—to integrate hazard mitigation and resilience considerations into their policies and regulations.





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