



**Urban Land
Institute**

Advisory Services Program

Delaware River Waterfront Corporation: Washington Avenue Waterfront Piers & District Philadelphia, PA

ULI VIRTUAL ADVISORY SERVICES PANEL
ULI RESILIENCE LAND USE COHORT

APRIL 19-22, 2021

A special thank you to all panel participants!

Matt Ruben • Tom Dalfo • Bill Hankowsky • Jay Goldstein • Anne Fadullon • Jocelyn Hill • Kam Babaoff • Mark Sanderson • Karen M'Closkey • Keith Van Der Sys • Erin McCormick • Nando Micale • Mark Squilla • Jon Geeting • John Farina • Ian Litwin • Mason Austin • John Mondlak • Josh Lippert • Shawn McCaney • Cara Ferrentino • Ed Bonner • Dan Caprioli • Julie Ulrich • Jeff Theobald • Bill Shanahan • Saleem Chapman • Michael Miller • Patrick Fitzmaurice • Simeon Haahn • Randy Brown • Stan White • Bob Borski • Elizabeth Fiedler • Mary Isaacson • Nikil Saval • Tony Forte • Julia Limongello • Maya van Rossum • Joe Syrnik • Chris Hager • Bill Castle • Rick Parisi • Kris Kolluri • Robert Graff • Greg Hill • Greg Heller • Alex Dews • Robert Deems • Ariella Maron • Ahmad Nadeem • Karen Clancy • Mark Seltzer • Brian Cohen • Michael Prifiti • Miles Owen • Amy Verbosky

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MISSION STATEMENT

Shape the future of the built environment for transformative impact in communities worldwide.

ULI: Focus on Urban Resilience

September 2019

“I am very concerned about the impacts of climate change on our environment... It is a difficult issue for our society to address because the impacts are long term and **need for action is short term or, frankly, immediate.**”

- Owen Thomas

ULI Global Chairman

CEO, Boston Properties



ULI 2020: Time for Change

June 2, 2020

“ULI’s 45,000 members are at the forefront of shaping the built environment and have an important role to play in designing and building places in ways that help tackle, rather than perpetuate, the inequalities in our society.”

- Ed Walter

ULI Global CEO





ADVISORY SERVICE PANELS

Since 1947, ULI's Advisory Services Program have helped more than 700 communities find independent, strategic, and practical solutions for the most challenging land use issues.

Urban Resilience at ULI

- The Urban Resilience program brings ULI's expertise in land use, real estate, and climate resilience to communities nationwide.
- Resilience panels:
 - Provide land use and development strategies for vulnerable sites
 - Assess policy opportunities to enhance community resilience
 - Craft strategies for implementation and funding



ULI Resilient Land Use Cohort (RLUC)

Program Overview

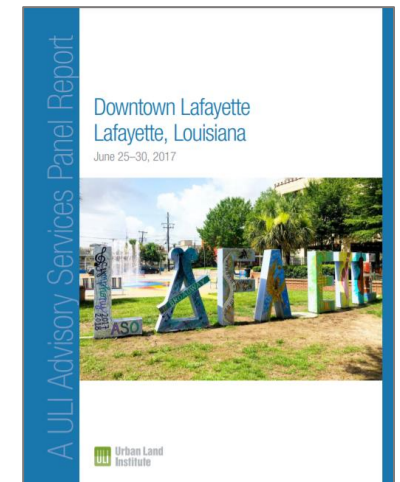
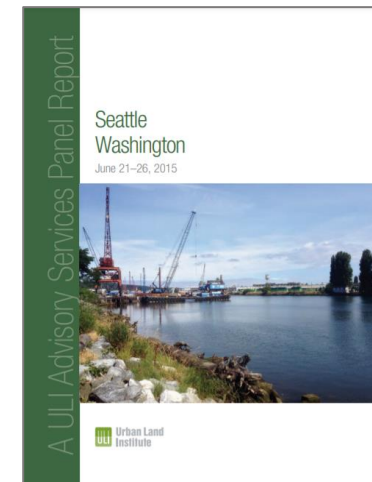
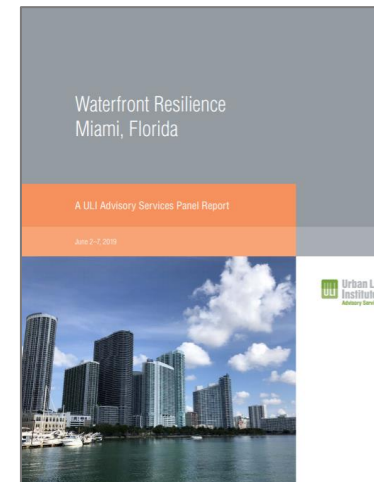
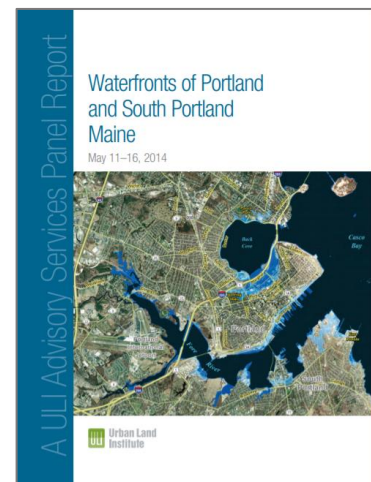
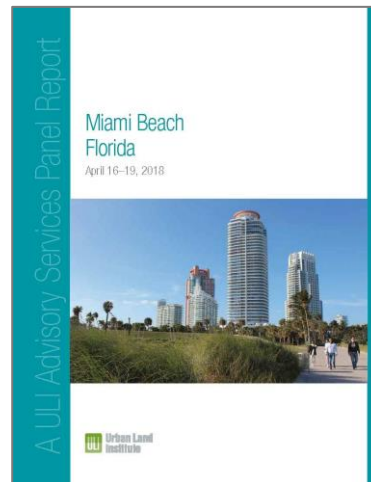
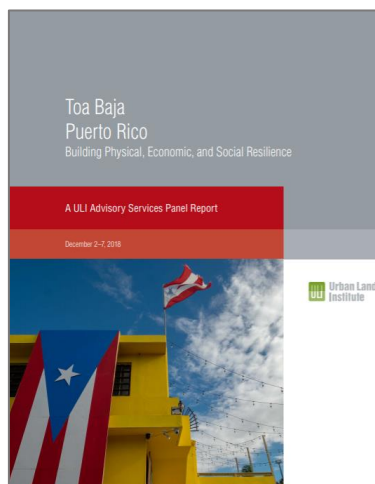
- RLUC is platform for technical assistance and knowledge sharing between 8 cities and their ULI District Councils.
- RLUC leverages ULI member expertise to identify strategies for cities to be more resilient in the face of climate change and other vulnerabilities, as well as the related social, environmental, and economic impacts.
- The project is generously supported by JPMorgan Chase through a grant to the ULI Foundation.



Emerging Themes from ULI's Resilience Program

Building the Business Case for Resilience in Waterfront Communities

- Resilience can create value for assets and the community
 - Asset level adaptation can preserve and generate real estate value
 - Community level adaptation provides economic benefits
- Evaluating and assessing climate risks at a market scale is essential
- Racial, social, and health equity is key to resilience
- Living with Water: Green infrastructure and nature-based solutions



ULI Panelists and Staff

Selected for their subject matter expertise to provide **objective, volunteer** recommendations

Uwe Brandes (Panel Chair)

Georgetown University
Washington, DC

Elinor Bacon

E.R. Bacon Development, LLC
Washington, DC

Dr. Lynette Cardoch

Moffatt & Nichol
Miami, FL

Raymond W. Gastil

Carnegie Mellon University
Pittsburgh, PA

Tyrone Rachal

Urban Key Capital Partners
Atlanta, GA

Michael Rodriguez

The MITRE Corporation
McLean, VA

Michael Samuelian

Cornell Tech
New York, NY

Dawveed Sully

Skidmore, Owings & Merrill, LLP
Chicago, IL

ULI Staff

Kelsey Steffen

Director
Advisory Services

Leah Sheppard

Manager
Urban Resilience

What We Did This Week...

Monday, April 19

Full-day briefings with DRWC and ULI Philadelphia staff including a virtual site visit.

Tuesday, April 20

Confidential interviews with over 30 individual stakeholders.

Wednesday, April 21

Panel was sequestered in order to synthesize, analyze and deliberate.

Thursday, April 22

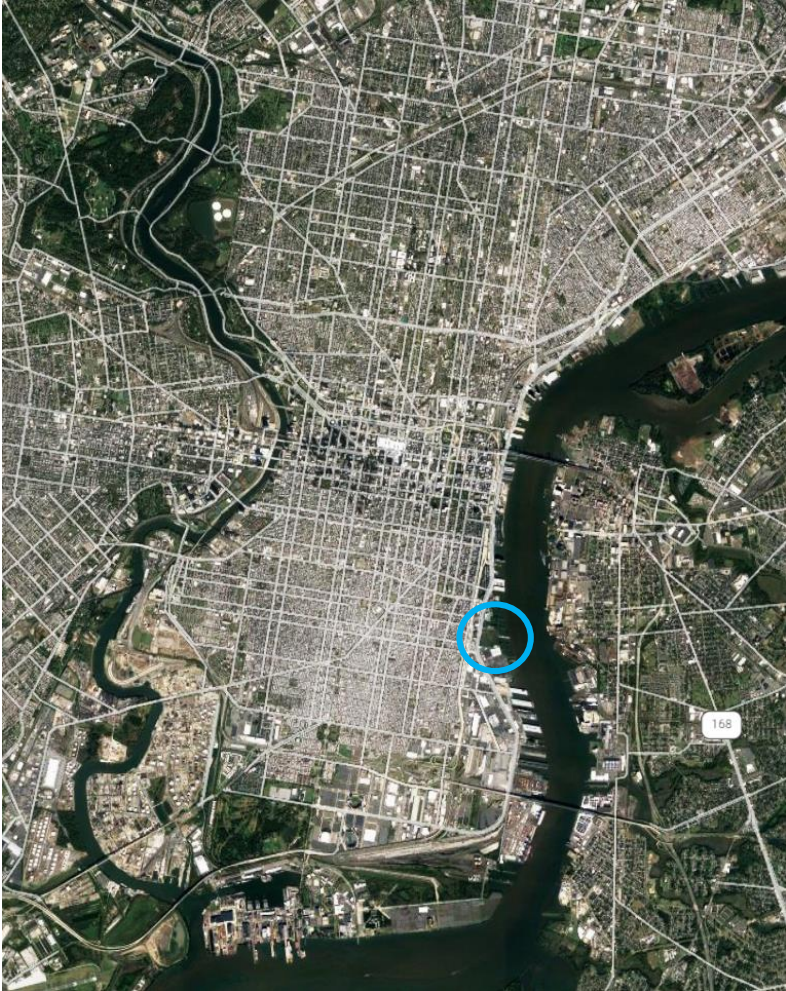
Present our preliminary findings.

To follow over the next month:

Prepare a written report.

The Site and the Challenge

The Urban Location



Credit: Google Earth

A Site of Rich History

1928 Waterfront



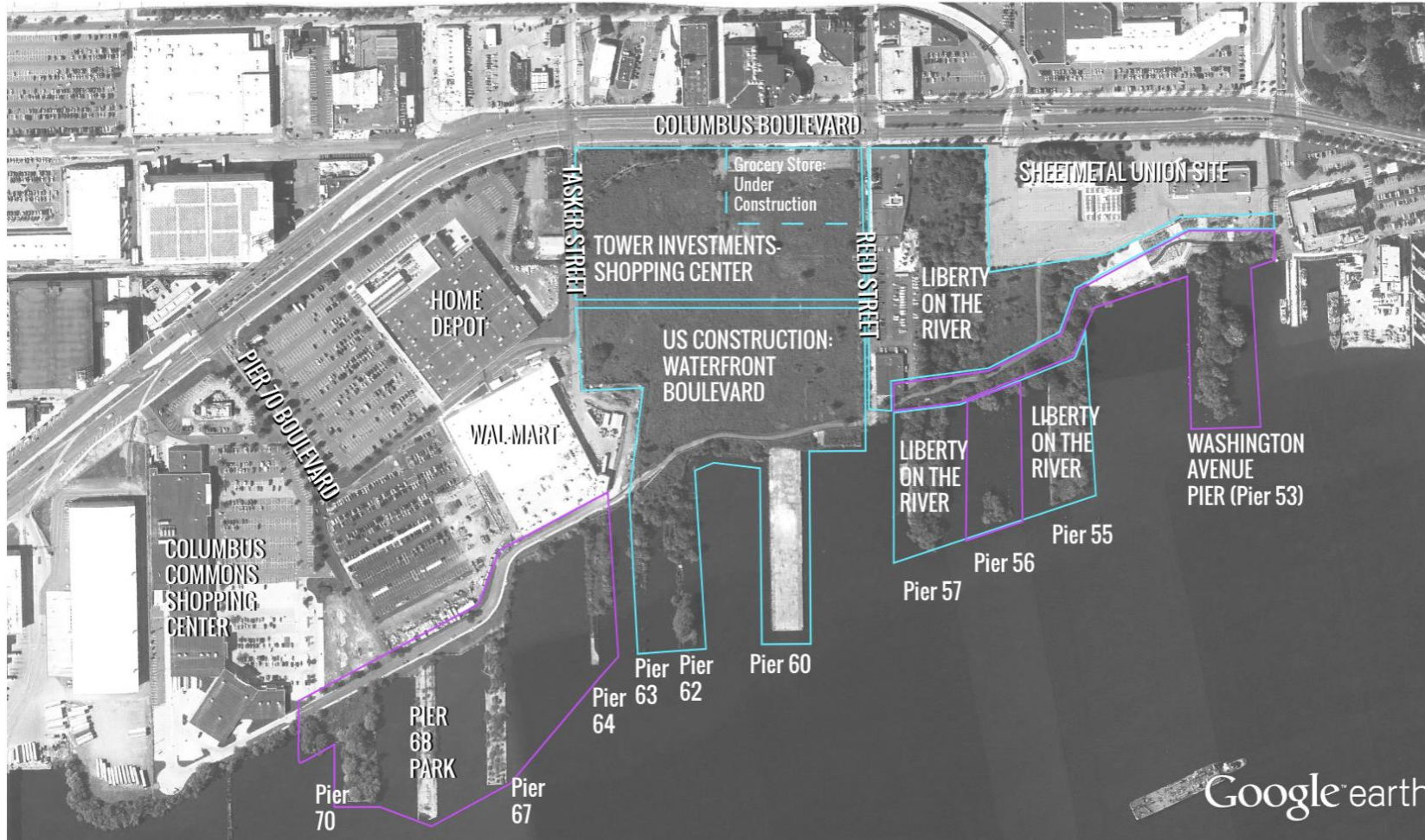
Credit: DRWC

Urban Waterfront Location



Credit: DRWC

Study Area



Credit: DRWC

- DRWC Owned Sites
- Privately Owned Sites w/ Active Development Proposals



The Piers



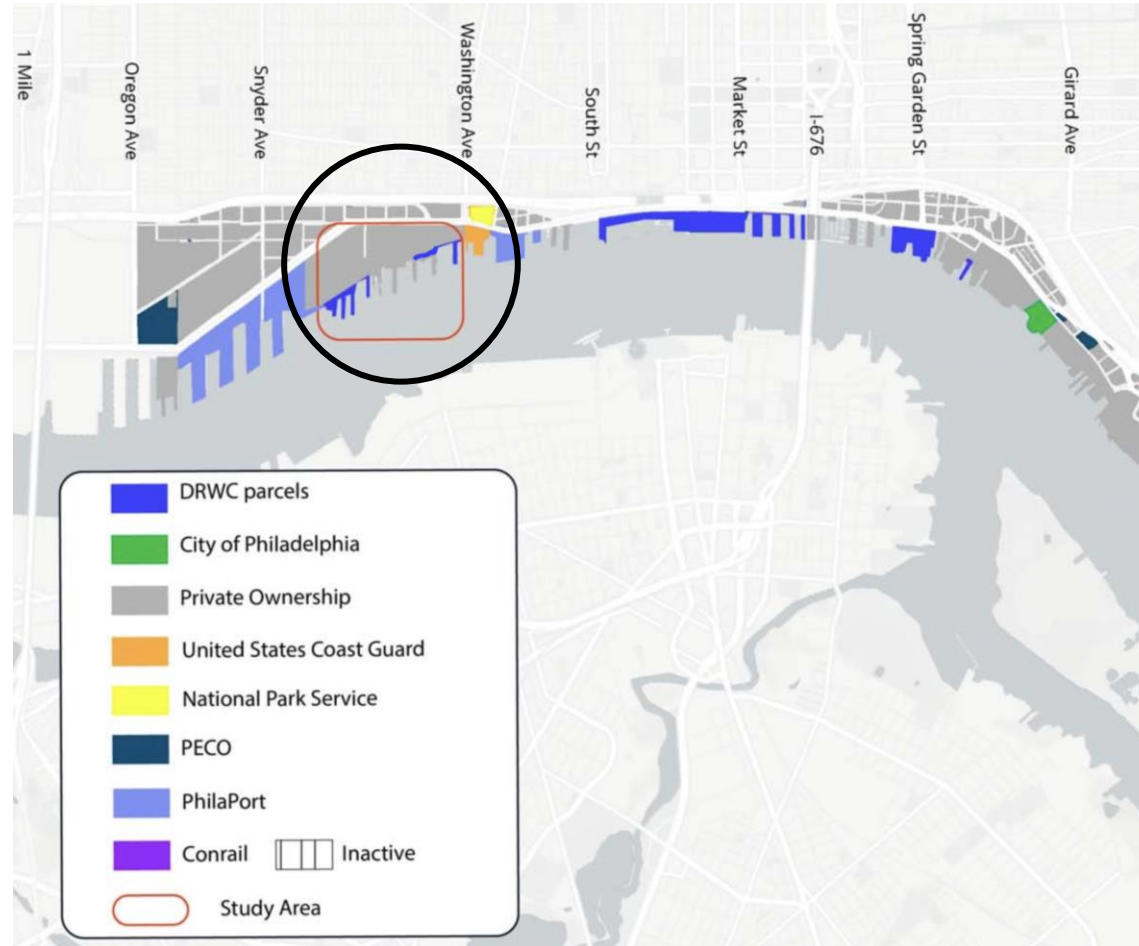
Credit: DRWC

Matrix of Pier Conditions and Use

Pier Number/ Name	Ownership	Status	Condition	Upland	Proposed Use
Pier 53 (Washington Ave)	DRWC	Retrofitted in 2011	Publicly Accessible	Sheet Metal Workers Union	Riparian Habitat with Public Access
Pier 55	K4	Abandoned	Collapsed, Above-water	DRWC Trail, K4 Ownership beyond	Residential
Pier 56	DRWC	Abandoned	Collapsed, Below-water	DRWC owned trail, K4 Ownership beyond	Riparian Habitat
Pier 57	K4	Abandoned	Collapsed, Above-water	DRWC owned trail, K4 Ownership beyond	Residential
Pier 60	US Construction	Fenced-Off	Intact, Concrete	Vacant, in permitting	Residential
Pier 62	US Construction	Abandoned	Collapsed, Above-water	Vacant, in permitting	Private Recreation
Pier 63	US Construction	Abandoned	Collapsed, Above-water	Vacant, in permitting	Private Recreation
Pier 64	DRWC	Abandoned	Collapsed, Above-water	Big box stores, Tasker St	Riparian Habitat with Public Access
Pier 67	DRWC	Abandoned	Collapsed, Above-water	Big box stores	Riparian Habitat with Public Access
Pier 68	DRWC	Retrofitted in 2015	Publicly Accessible	Big box stores	Riparian Habitat with Public Access
Pier 70	DRWC	Abandoned	Collapsed, Above-water	Big box stores	Riparian Habitat with Public Access

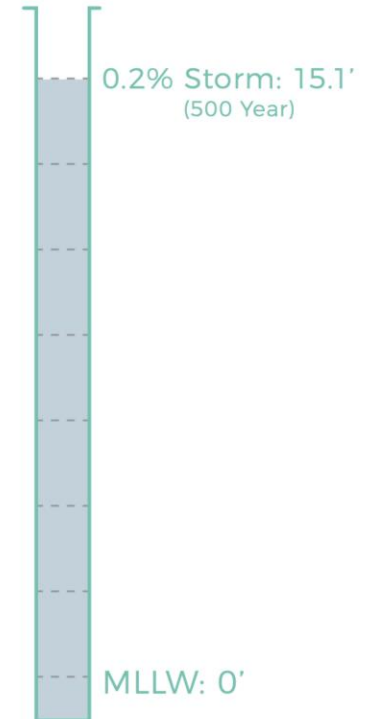
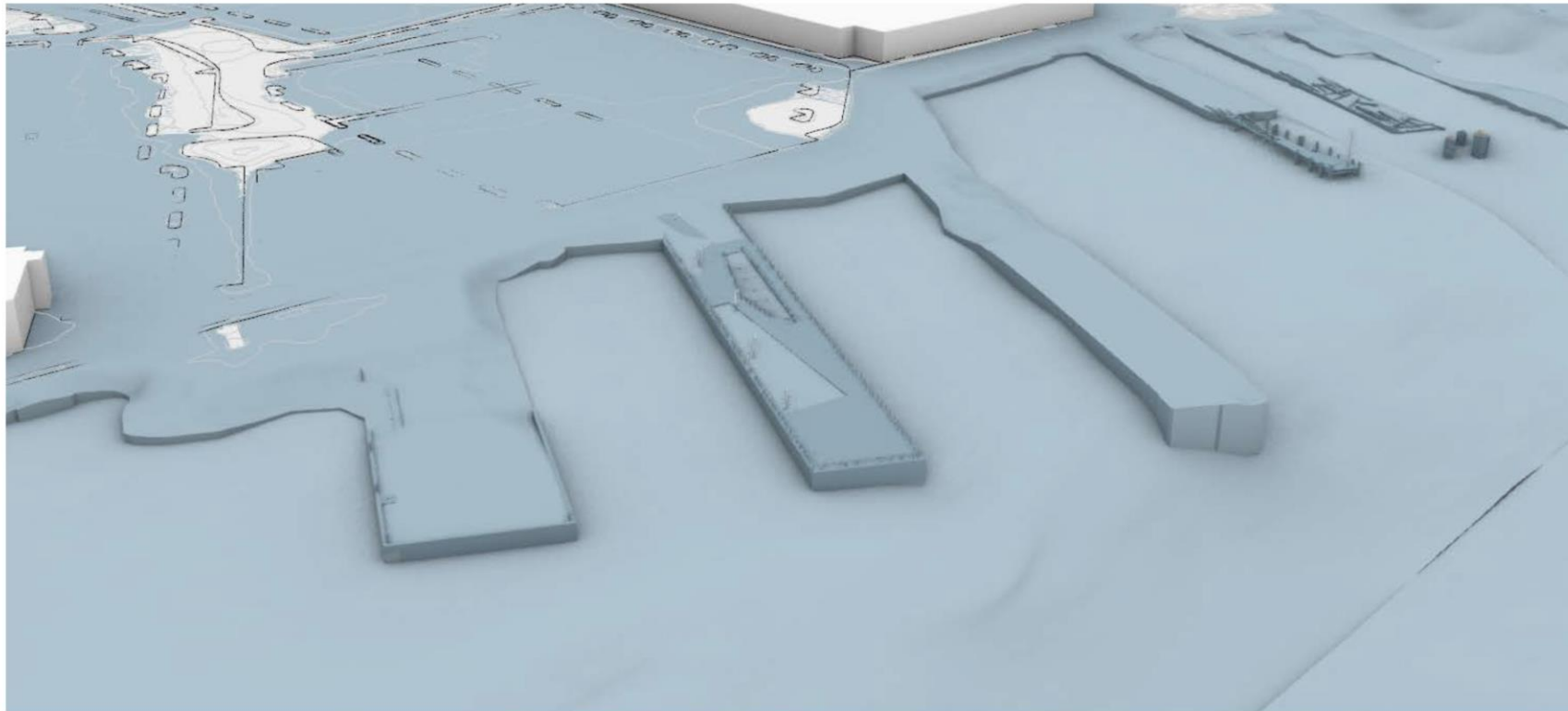
Credit: ULI

Context: Site Ownership



Credit: DRWC

500-Year Storm Today



Credit: DRWC

Questions Posed to the Panel by DRWC

- 1. What are the market realities of the piers and adjacent properties?**
 - How might the overall approach to development in the study area change depending on how the piers are used (green/public open space vs building development)?
 - How can the pier system and development along the Delaware River support each other financially and/or work together to reach resilience goals for DRWC and the City?
- 2. How might the piers be used in the future?**
 - If the piers can be developed with a building program, how might we incentivize resilient development the responds to the goals of DRWC as outlined in the Master Plan?
 - If they should remain green/public, what incentives/regulations should be in place to ensure property owners participate?
- 3. What are the best practices for implementing the advised use program?**
 - How can DRWC, the City of Philadelphia, as well as state and federal agencies update their planning and regulatory documents to ensure resilient development long term?

Advisory Panel: Key Considerations in Our Approach

1. How can we build on the very considerable achievements and momentum of the DRWC?
2. What is a world-class urban waterfront in the 21st century?
3. What is a resilient waterfront in the age of climate change?
4. How does this place become fully connected, truly inclusive and responsibly equitable?
5. How can DRWC leverage its own mission to attract private capital to the site?
6. How might the pandemic impact the future of land uses on this site?
7. How can we honor the globally significant history of the Philadelphia waterfront?

Ten Ideas Guiding Our Recommendations

1. **Keep Your Eyes on the Prize.** Fearlessly carry the torch of the comprehensive big-picture vision of a world-class Delaware River waterfront.
2. **The City of Brotherly Love.** Articulate a truly inclusive vision of what it means to "provide access to the waterfront".
3. **Create People Places.** Put human experience at the center of the strategy.
4. **Call the Plays.** DRWC is a mission-driven economic development organization and the quarterback of one of the most complex urban development projects in the City of Philadelphia.
5. **Innovate or Lose.** Climate change, SLR and coastal inundation is real and embodies measurable and material risk to investment capital.
6. **Always Stay a Step Ahead.** Planning never ends; planning anticipates new problems and finds new solutions across many phases, scales and issues of the project.
7. **Work Your Land.** This site has land! ...and land enables options, choices and flexible solutions.
8. **Be a Knowledge Broker.** Investments in this complex waterfront (public and private) requires new knowledge, coordination, collaboration and negotiation. This is DRWC's call to action.
9. **Broadcast Your Priorities.** An expansive vacant waterfront requires a clearly articulated value creation strategy and a risk mitigation plan.
10. **Don't Forget the Water!** The water is your gold and supports activities and uses that cannot be found anywhere else in the city.

We Are Bullish on the Philadelphia's Delaware Waterfront!



Credit: DRWC

The world is recognizing how amazing Philadelphia is...and the Delaware Waterfront has arrived.

Implementation Theme 1: Climate Change, Risk & Resilience

Interconnected Systems: Physical, Economic, Social

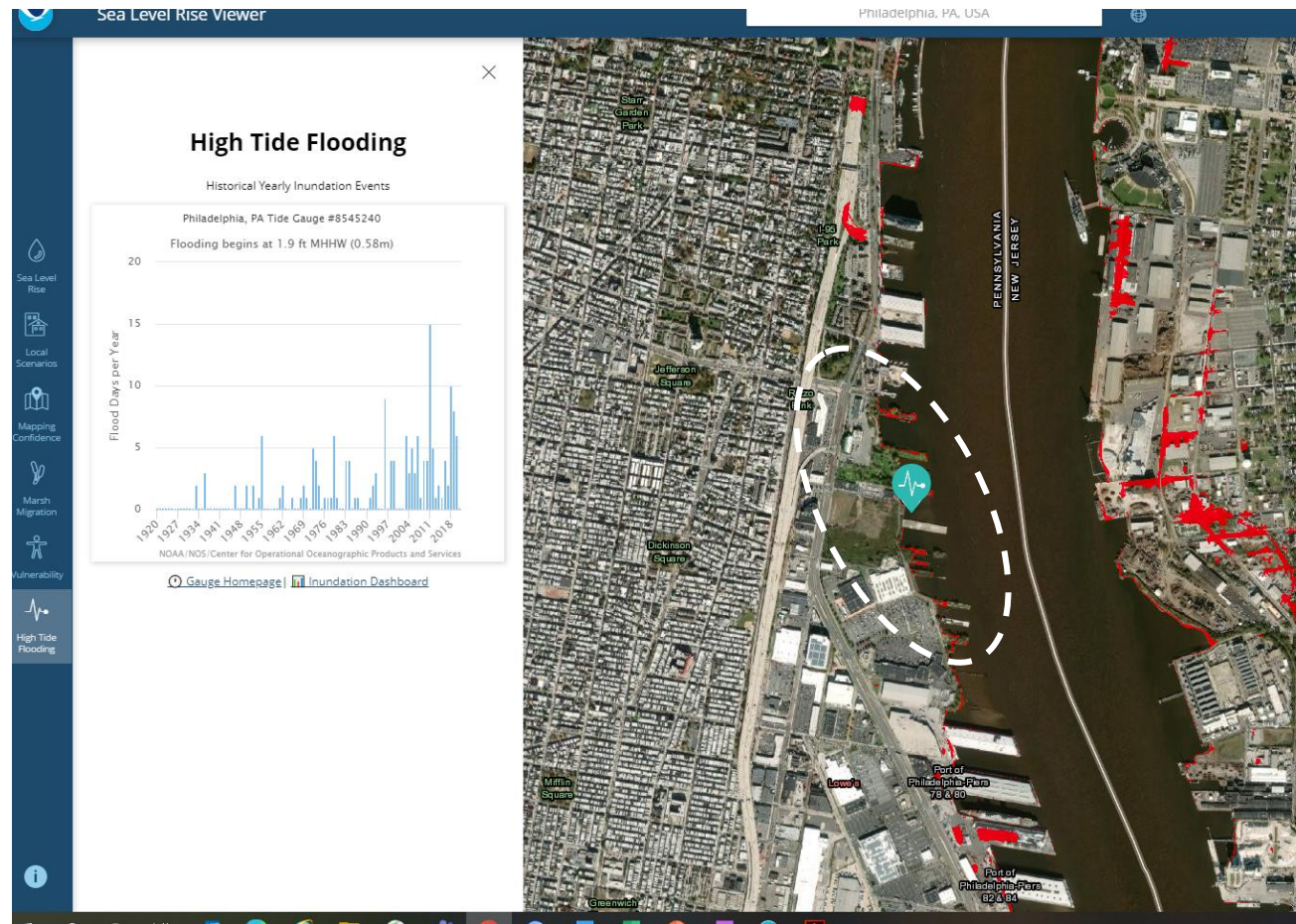


Hurricane Michael
Mexico Beach, FL
(October 2018)

Credit: Shutterstock, 1216799146

Perspective: Not “If it floods”, but “When it floods”

- The site is vulnerable to flooding today and worse in recent years.
- Site and uplands were created in floodplain.

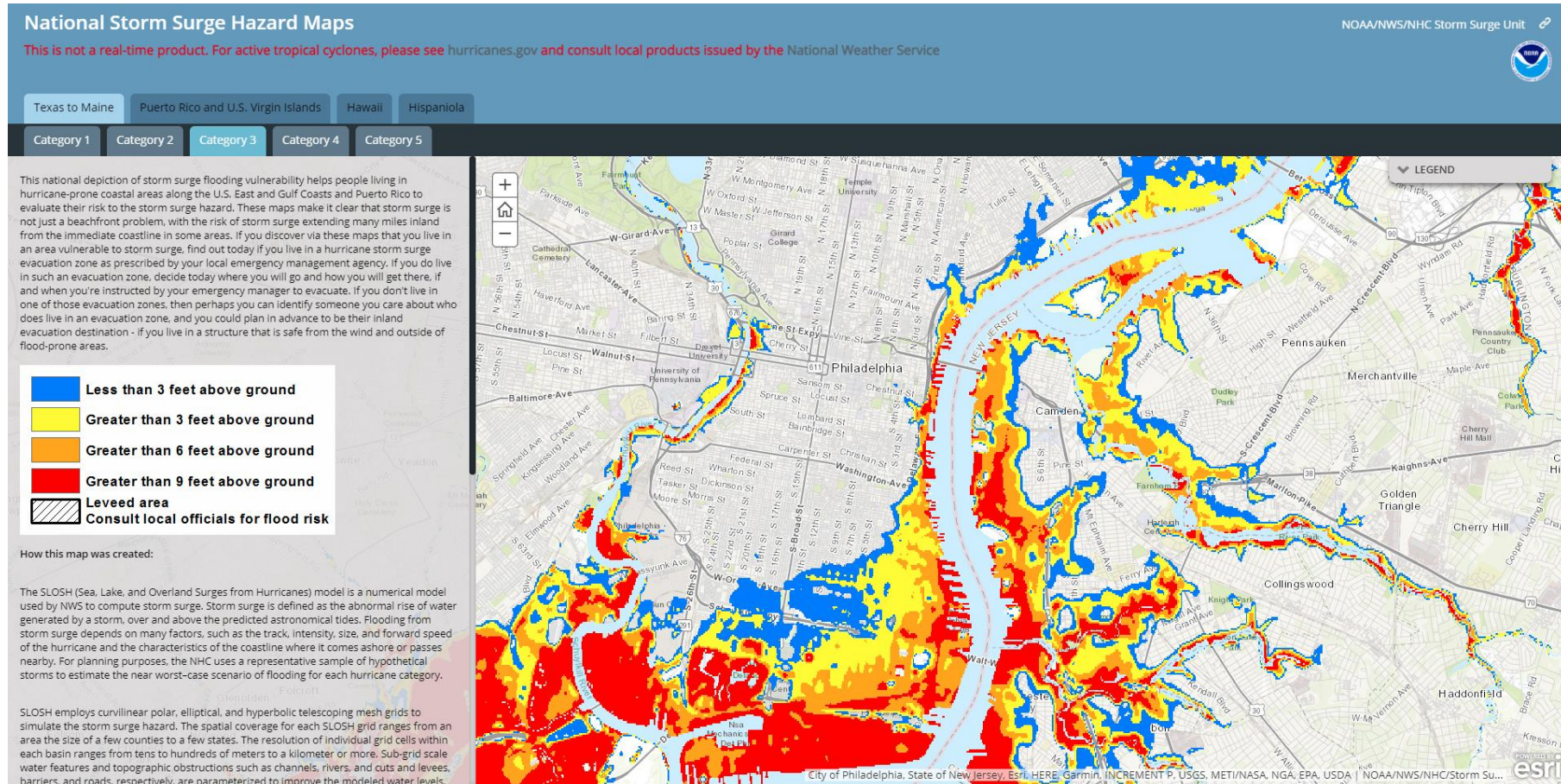


Issues and Observations

- A vulnerability assessment needs to be done to acknowledge the risks to the area in order to manage its resiliency
- While the area seems isolated, the site is part of a larger interconnected urban system that includes critical lifelines; transportation, water, energy, social systems and more
- The physical environmental exposures directly impacts the economic and social well-being of the site
- Develop an understanding of the potential threats and vulnerabilities in order to quantify the risk profile, inform land uses, and develop mitigation strategies
- Understand the vulnerabilities and opportunities that the piers provide, every pier is different and should have a tailored approach
- Consider the entire site as a protective buffer for South Philadelphia

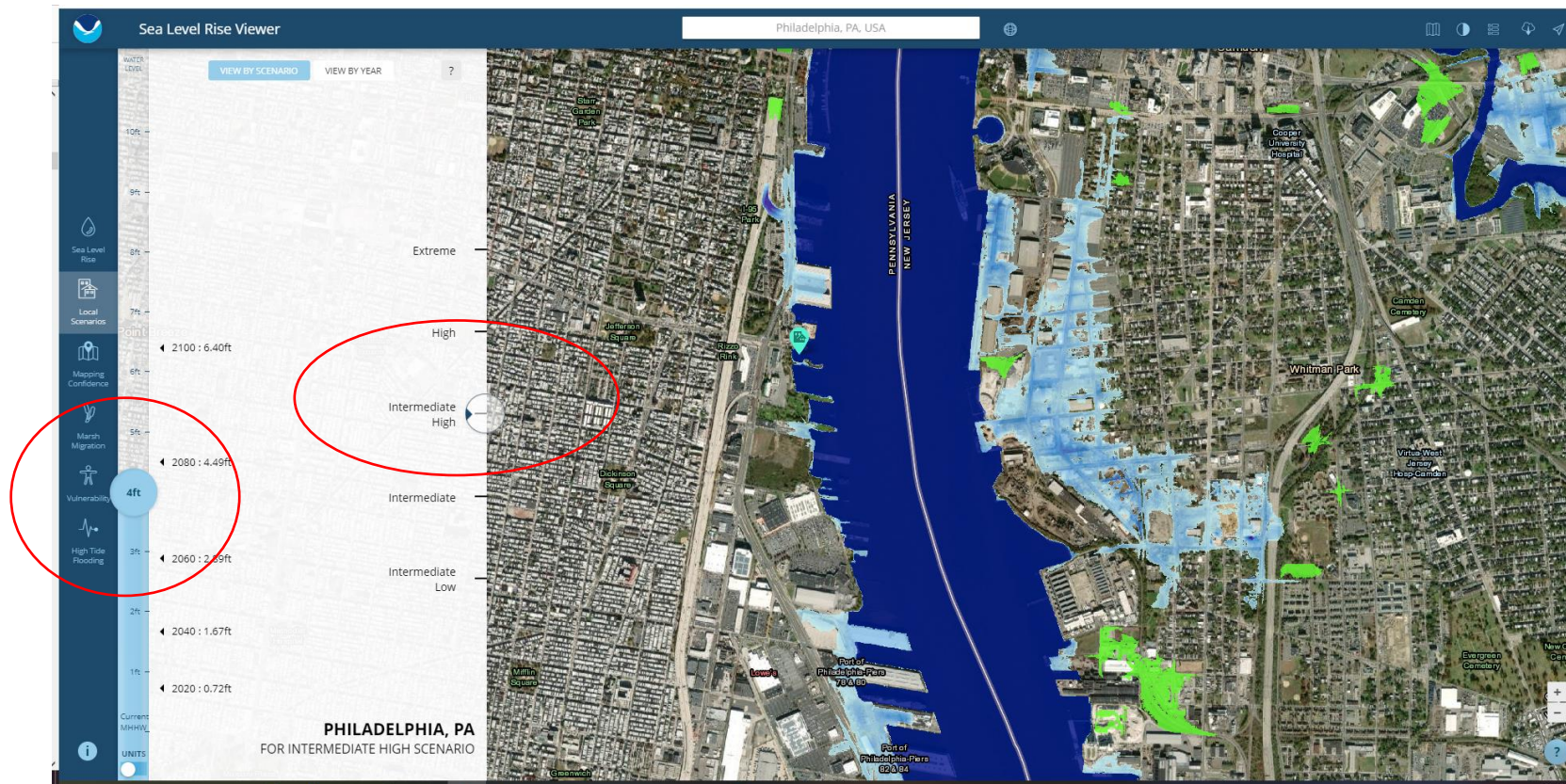
Front Lines of Exposure: South Philadelphia

Cat 3 National Storm Surge Hazard SLOSH Model



Consider Both Sides of the River

Economic strategies are dependent on a more regional approach



Credit: NOAA

Work With Water; Acknowledge Rising Tides



Credit: Moffatt & Nichol, Swire Properties, edsa

Work With Water; Acknowledge Rising Tides



Credit: Moffatt & Nichol, Swire Properties, edsa

Precedent: Soften the Edge



Credit: Wikipedia



Credit: Wikipedia

Resilient Land Use Cohort: Philadelphia, PA (April 2021)

Precedent: Bring Fun to the Water's Edge



Credit: ULI



Credit: Wikipedia



Credit: Unsplash

Precedent: Elevate the Design of Piers



Credit: Unsplash

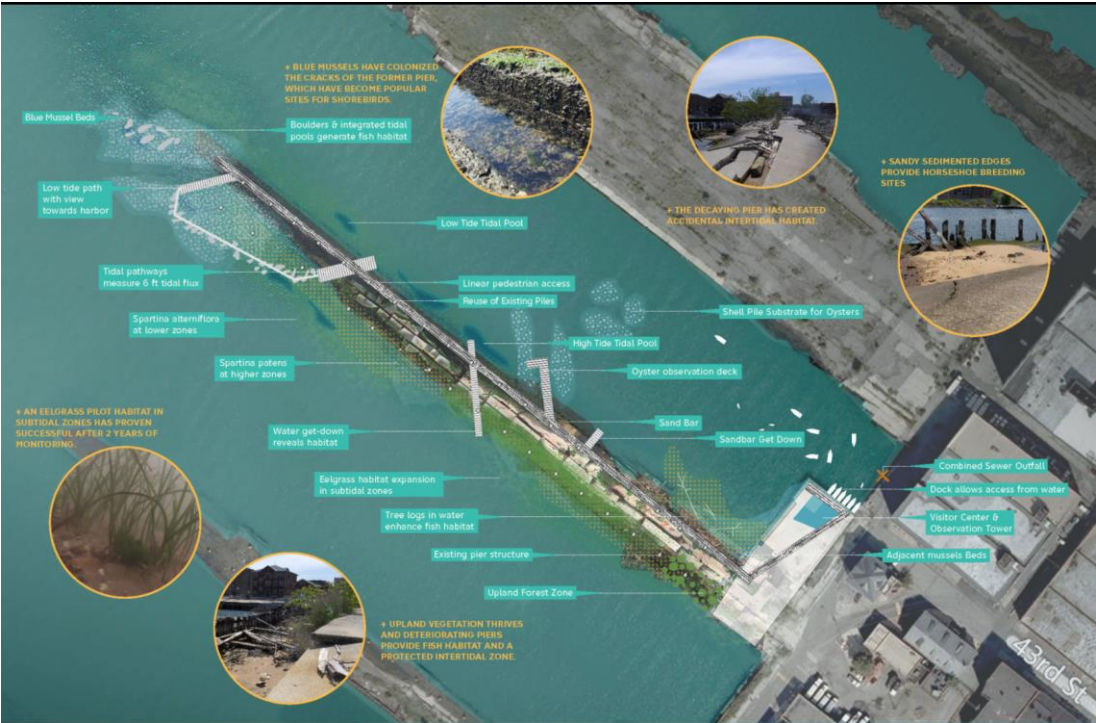


Credit: ULI



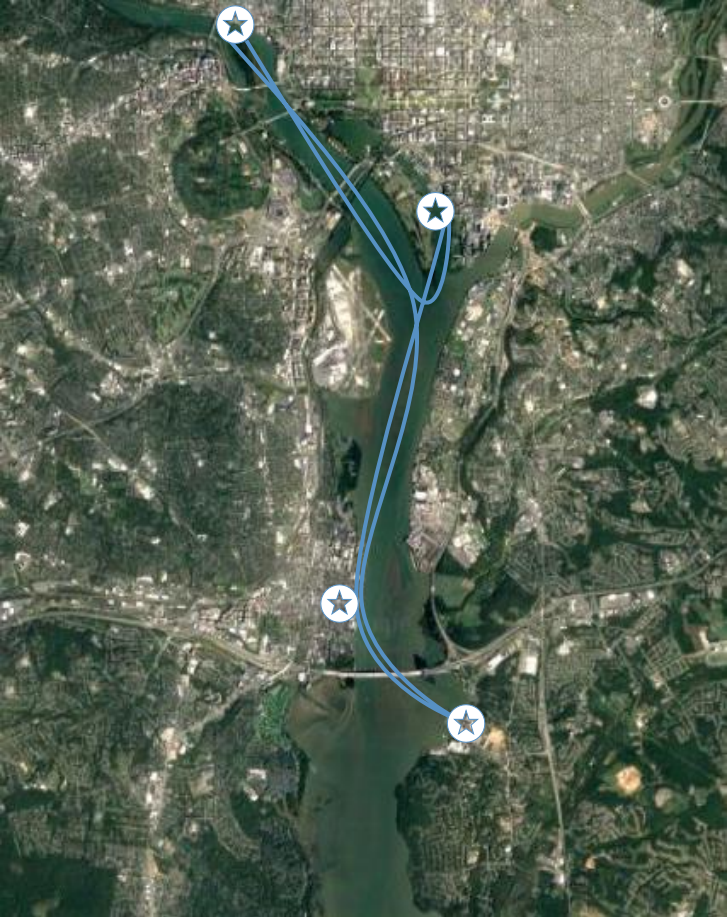
Credit: Ministry of Foreign Affairs of Denmark

Precedent: Embed Environmental Education



Credit: SCAPE Landscape Architects

Precedent: Expand Waterborne Transportation Network



Credit: ULI



Credit: ULI

Opportunities

- Think Bigger, create a vision for the waterfront that is active, authentic and sustainable
- Establish DRWC as an active of convener of both the regulators and the private development community
- Every Pier is Special → Create a Pier Roadmap
 - Condition assessment on structural integrity and existing habitat to guide development actions
- Identify strategic upland areas for increment improvements to resiliency
- Bundle Projects → Larger project footprint
 - Enables mitigation strategies
 - Opens broader grant opportunities
- How you plan, use and develop the site and uplands that would enhance its protective capacity?

Resilient System Solutions That Build Upon Each Other



Credit: Moffatt & Nichol

Recommendations

- Update 2011 masterplan to incorporate coastal resiliency and adaptation plan
 - Identify anticipated coastal hazards from future physical changes (E.g., coastal flooding (pluvial and riverine), storm surge, erosion, etc.)
- Develop design standards that reduce risks, such as “living with water”
- Promote mixed-use development with a lot a green space and space for the water to come in and out
- Expand water-borne transportation to activate the water’s edge with a ferry network to connect multiple current and future destinations along Delaware River
- Include Camden as a stakeholder in the environmental, social, and economic resiliency of the River
- Establish multiple lines of defense to mitigate the effects of climate change, sea level rise and storm surge
- DRWC should embrace their leadership in resiliency for the whole waterfront, including uplands

Implementation Theme 2: **Site Strategies & Access**

Connect the Riverfront, the Neighborhood, and the City

Strengthen Major Connectors

- **North-South – Along the River’s Edge**
- Complete the Delaware River Trail (DRT) ASAP.
- Expand the Easement area for the DRT to Allow for Additional Mobility:
 - On a site-by-site basis, consider limited/slow street access to riverside of new development for greater sense of public ownership of riverfront.
- **East-West - To the Neighborhoods and the City**
- Implement and Expand River Access Streets Designation/Equivalent
 - Major Connection- Complete Washington Avenue Connector.
 - Establish Reed Street as “River Access Street” equivalent – near-term connection.
 - Plan for East-West Connector through U.S. Construction Site – Dickinson St, connects to neighborhood.
 - Major Connection - Establish near and longer-term strategy for Tasker St.
 - Easement to reach riverfront trail.



Credit: ULI

Connect the Riverfront, the Neighborhood, and the City

Identify and Build Key Transit/Multi-Modal Nodes

- Stations/sites for bus transit, walk, bike, micro-mobility and micro-transit at north and south:
 - Walk, Bike, and Roll.
- At the Washington Avenue Connector.
- At Pier 70: the big box retail parking lot with pedestrian/micro-mobility path (tactical & longer-term).
- At Pier 60 as potential stop for multistep Delaware River ferry/waterborne activity center.



Credit: ULI

Building Resilience and Restoring Ecology

- Build on Identity of the Study Area as a Model for Resilience and Restoration:
- Identify Pier/Wetlands Open Space as Part of Overall Site Strategy.
 - Pier 53 to Pier 57 at the northern end.
 - Pier 70 to Pier 63 at the southern end.
- Establish Matrix of Conditions, Uses, and Projects for Piers:
 - Expand on South Wetlands Park plan study of pier conditions to the full site.
 - Including Piers 53 and 68 – Completed, confirm condition and adaptability.
 - Establish priorities for South Wetlands Park re phasing, priorities for habitat, access, and investment.
 - Piers at north and south move towards concept of different levels of reconstruction and access but stay largely green/as is in response to Resilience and Restoration Model.
 - Pier 60 – confirm that in scale and condition it can serve as focal activity pier.
- Work to Widen the 50-foot Waterfront Easement for Environmental/Public Space Benefits:
 - "Front Yard" for Neighboring Communities.
 - Climate/Flood Mitigation.

Reimagine and Retrofit Development

- Infrastructure retrofits/development retrofit:
 - Washington Avenue Connector.
 - “Pier 70 Connector” through the big box retail site for interim and longer-term.
 - Potential Tasker connector/easement.
 - Reed Street through to Delaware River Trail.
- Big box retail parking lot and site retrofit:
 - Tactical, Short Term re Park/Lot interface and Transit.
 - Interim event use.
 - Portion of lot rededicated to permeable surface.
 - Longer Term, utilize opportunity for large open space (parking lot) while designing for denser development.



Credit: Shutterstock 1508521787

Summary: Guiding Future Growth

- Building Resilience/Restoration Identity for Entire Study Area, Beyond the South Wetlands Park.
- Balance and Phase Priorities for Piers/Related to Resilient Site Strategy.
- Plan for “Philadelphia Blocks” for Both Major Development Sites.
- Design for Wider River Trail/Front Yard For Pennsport and Neighboring Communities.
- East West Connectors at North, Middle and South of “Pennsport East.”
- Activities and Mobility Centers at Washington Ave, Pier 60, and Pier 68/70.
- Harness/Expand Existing Urban Planning Guidance/Tools.
 - Master Plan vision for study area.
 - The River Access Streets Use Requirements.
 - Further demonstration/illustration of Height Bonus Structure for site strategy public benefits.



Credit: ULI

Summary Diagram



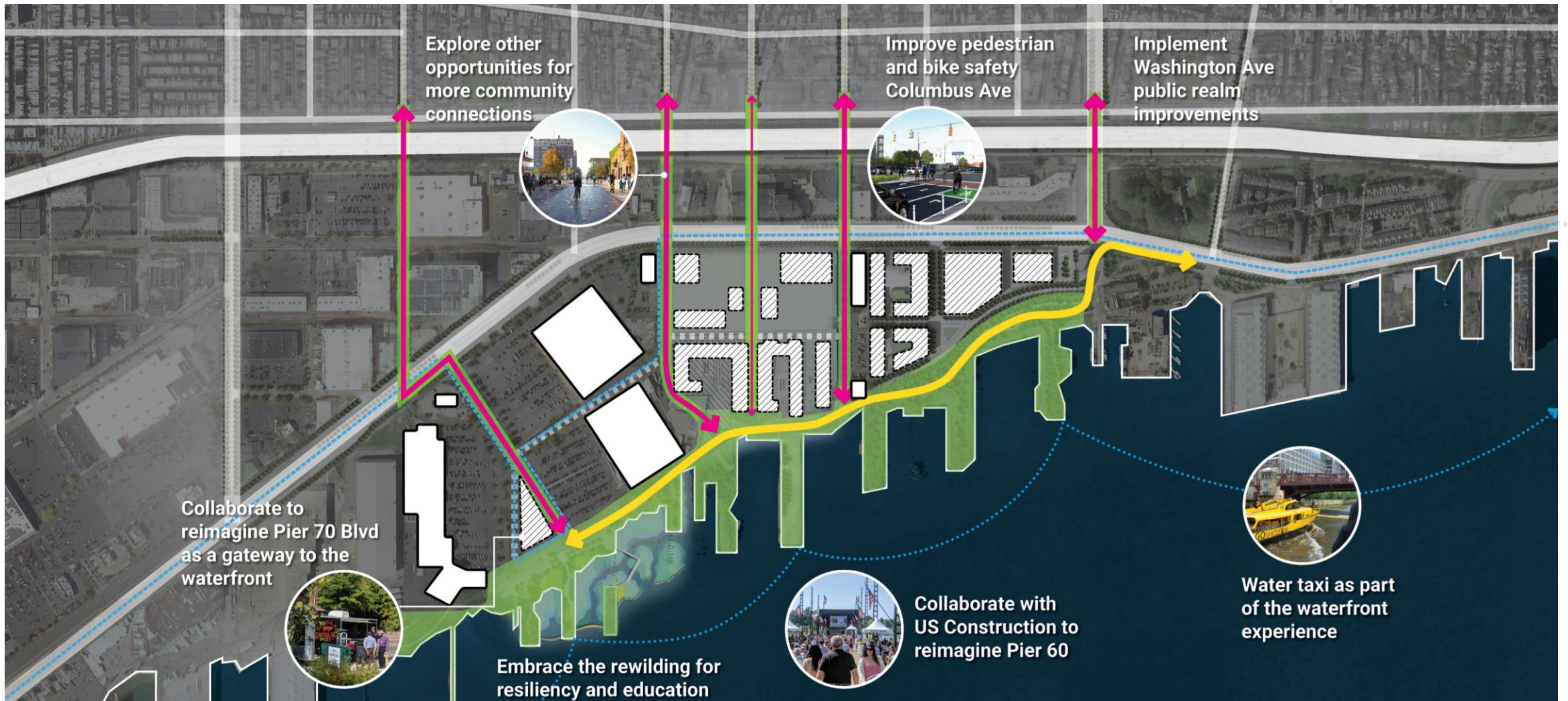
Credit: ULI

Summary Diagram



Credit: ULI

Summary Diagram



Credit: ULI

Implementation Theme 3: Engagement, Inclusion & Equity

Access Through Engagement

- Continue on-going city-wide community engagement through the Central Delaware Advocacy Group (CDAG)
- Focused engagement with waterfront communities adjacent to study area, in partnership with CDAG, to address physical barriers to accessing waterfront (identify preferred connector street on South end of study area, crossing I 95 and Delaware Avenue, creating clear route to waterfront)
 - Pennsport
 - Whitman
 - Dickinson Square West
 - Queen Village



Credit: ULI

Access Through Inclusion

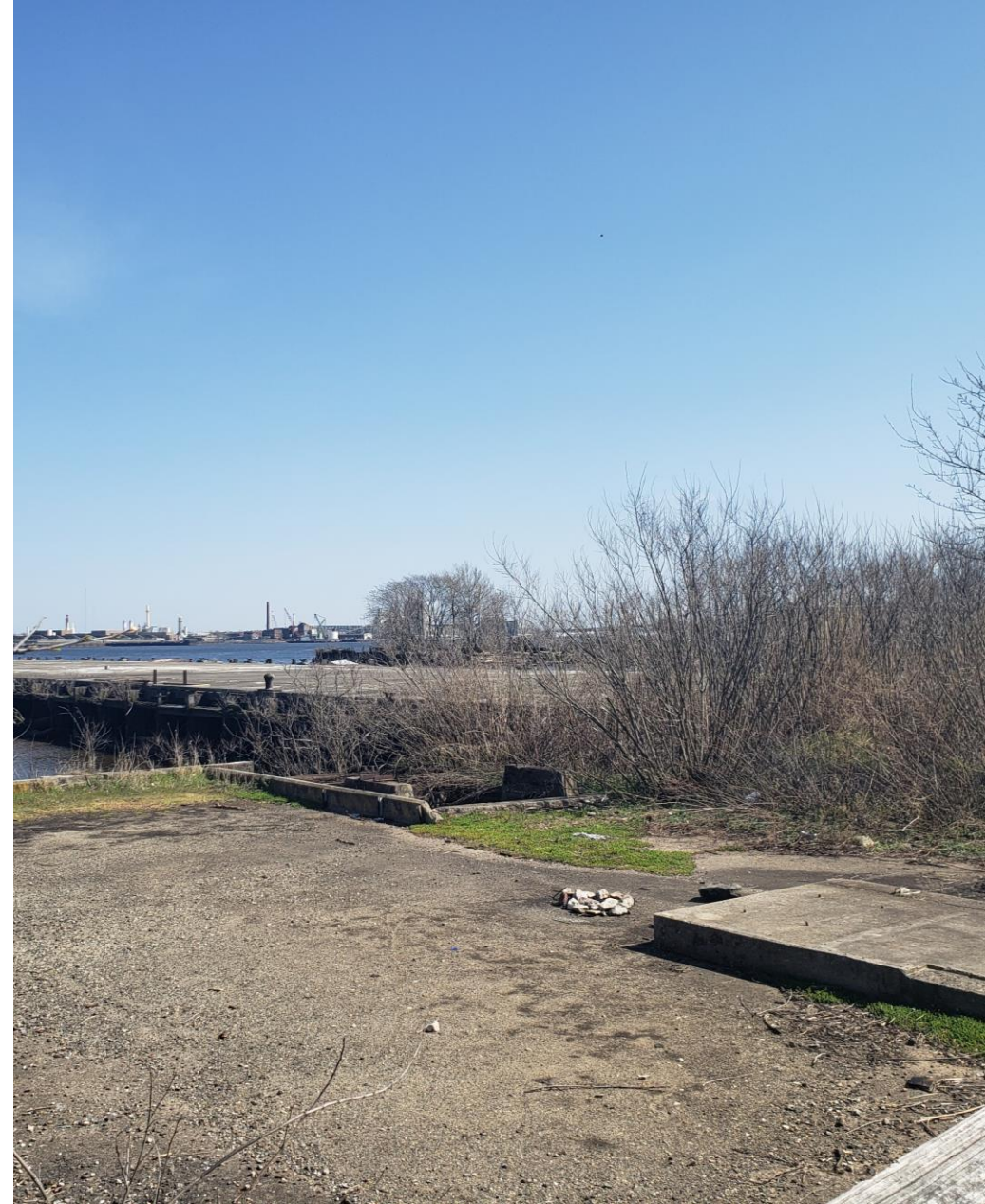
Targeted engagement with Philadelphia communities distant from the Waterfront to assure inclusion.

- Outreach to engage communities throughout city in their own neighborhoods
- Inclusive meetings bringing together adjacent and distant communities, providing transportation to the Waterfront
- Create a community-based heritage program to celebrate key events, places and people during history of the Waterfront



Access Through Programming

- Create Comprehensive Waterfront Activation Program
 - Different types of programming for different audiences and different locations
 - Small programs and big
 - Active and passive uses
 - Seasonal programs throughout year
 - Extend programming along the entire length of the DRWC Waterfront
 - Focus environmental/sustainability programs in Study Area
 - Bird watchers and nature interpretation
 - Programs for children
 - Exercise on accessible piers
 - Promote all feasible water activities – kayaks, canoes, paddle boats
 - Create multiple "get-downs" to the water



Credit: ULI

Access Through Equity

- Build on existing M/W/DBE program and consider expanding to include
 - 35% goods and services to Philadelphia firms
 - 15-20% MBE; 10-15% WBE
 - Best efforts DBE
 - Rigorous monitoring of progress, shared regularly with community stakeholders
- Establish objectives for Jobs and Apprenticeships for Philadelphia residents
 - Propose 51% of new jobs and apprenticeships to Philadelphia residents
 - 20% of that total to Philadelphia residents from disadvantaged neighborhoods
 - If not already in place, create agreement with Unions, to give preference to Philadelphia residents, particularly from zip codes identified as disadvantaged.
 - Rigorous monitoring of progress, shared regularly with community stakeholders
- Private Sites
 - Work with owners to find ways to achieve community economic development objectives, both in business participation and jobs, and jointly establish quantifiable goals.
 - Offer support to such owners in identifying qualified candidates, calling on well-established non-profit entities, experienced in such work.

Implementation Theme 4: **Markets & Attracting Capital**

Overview Considerations

- **DRWC is an economic development organization!** Get hungry. Get creative. Partner-up. Make it happen. Position yourself as a value-add intermediary and problem-solver on issues such as permitting, stormwater, remediation, etc. Work with developers to get the outcomes that you want. (Piers will require subsidy in any scenario).
- **Need to catalyze more private sector collaboration.** Explore different tools. Encourage new partnerships. Buy sites if you can afford to. Leverage infrastructure investments. Create a BID and/or TIF District.
- **Value creation and capture strategy.** Create land value where you want it. Accept the status quo where you need to and work to transform it where you can. Connect value creation to new finance mechanisms.

Implementation Capacity Considerations

- Organizational capacity to marshal the project forward.
- DRWC has provided dedicated staff to focus on project implementation.
- DRWC should continue to be staffed and supported to complete the public development process and the ongoing maintenance role.
- Unlocking private sector value will present additional complexities given land parcels that are not currently owned and controlled by DWRC and City.
- Increased reliance on public private partnership (P3) projects to generate additional resources to pay for the public portion of the project will need increased skills sets and resources at the staff level.

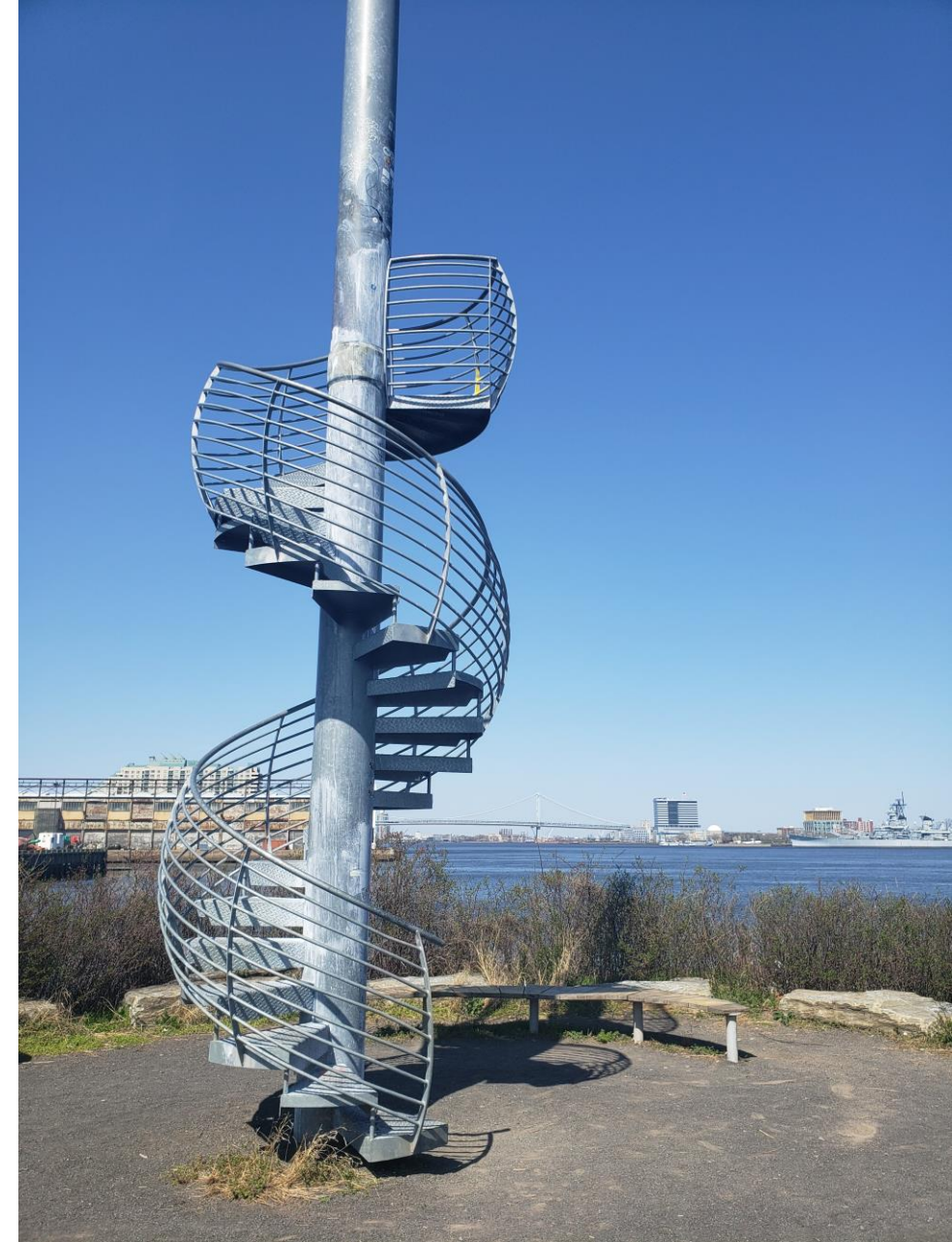


Credit: ULI

“The Public Sector Entrepreneur”

Public Private Partnership inherently focuses on the public sector as an investor that expects a return of its investment:

- Investment is not a “give-away”.
- This is about putting money where our mouths are (priorities).
- Return is measured in monetary ways (e.g., bringing non-productive assets back into service and on the tax rolls) but also in intangible ways (e.g., catalytic effect on the future private development along the waterfront).
- Smart partnership is required to unlock the potential to implement.
- Requires a different mindset (public sector as “quarterback”).



Credit: ULI

Maximization of P3 Opportunities to Generate Value

- Power to develop or redevelop an area or site, often blighted or underused.
- Proactively initiated by the public sector to achieve key public objectives:
 - Downtown revitalization
 - Housing
 - Commercial and retail development
 - Catalytic impact
 - Quality of life
- Maximization of P3 opportunities creates value that can be used to cover upfront park infrastructure costs (value capture).
- For DWRC, we must maintain an appropriate balance between public realm and P3 opportunities to unlock this value.

Financial Tools Already Available

- Monetized Fee Income
- Philanthropic Grants
- Other Grants (County, State, Federal)
- Revenue Bonds and/or Pay-as-You-Go
 - Business Improvement District (BID)
 - TIF (City and County)
- City General Obligation Bonds
- Property Tax Abatement Coordination to Maximize Value Creation



Credit: ULI

Financial Tools to be Considered

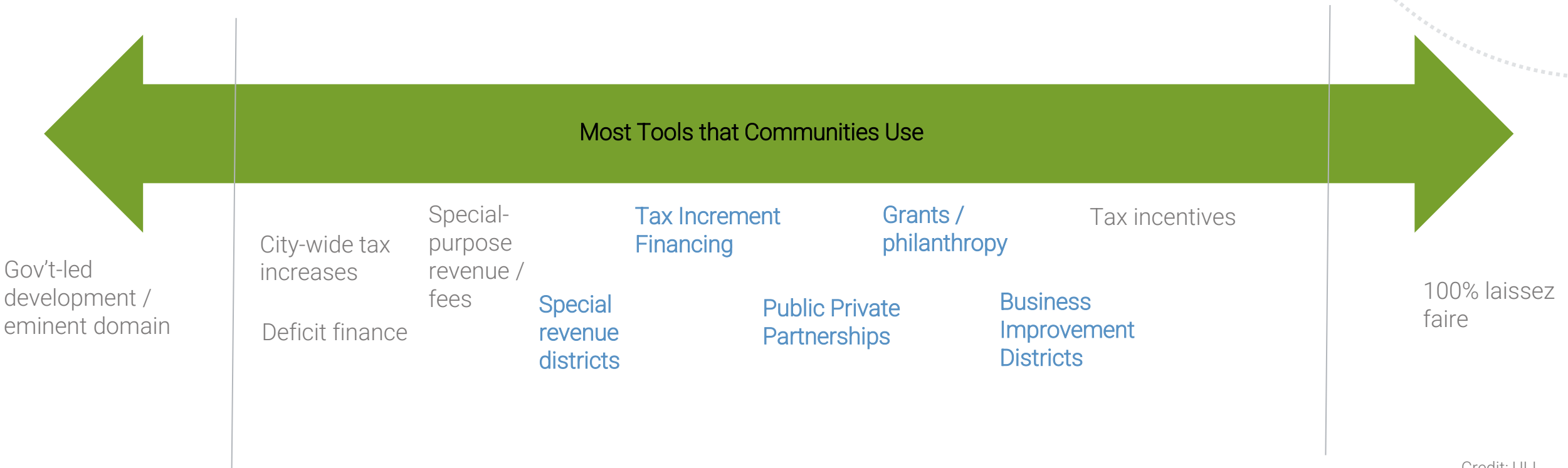
- Private Development Fee Impact Contribution
- Sales, Use and/or Hotel Occupancy Taxes
- Tax Credit Programs (not applicable for study area but available for northern segments)
- Corporate Sponsorship
- Program Related Investment
- Traditional Debt Instruments
- Additional Tax Levies



Credit: ULI

Spectrum of Financial Implementation Tools

An Abbreviated Toolkit



Credit: ULI

Value Creation and Capture for Public Uses

A Layered BID/TIF

1. Identify and acknowledge the value created by public-realm amenities (trails, parks, environmental destinations)
2. Create additional value through branding, identity, and “destination” creation
3. Build developer / private sector buy-in towards the creation of a BID
4. Leverage a BID for high-visibility, community-utilized projects (mix of public spaces, private developments, destination retail/experience, and shared-use spaces).
5. Build upon “wins” from BID towards a vision of a larger TIF District that can be leveraged for larger infrastructure and project improvements (TIF District will require much more consideration and political will)

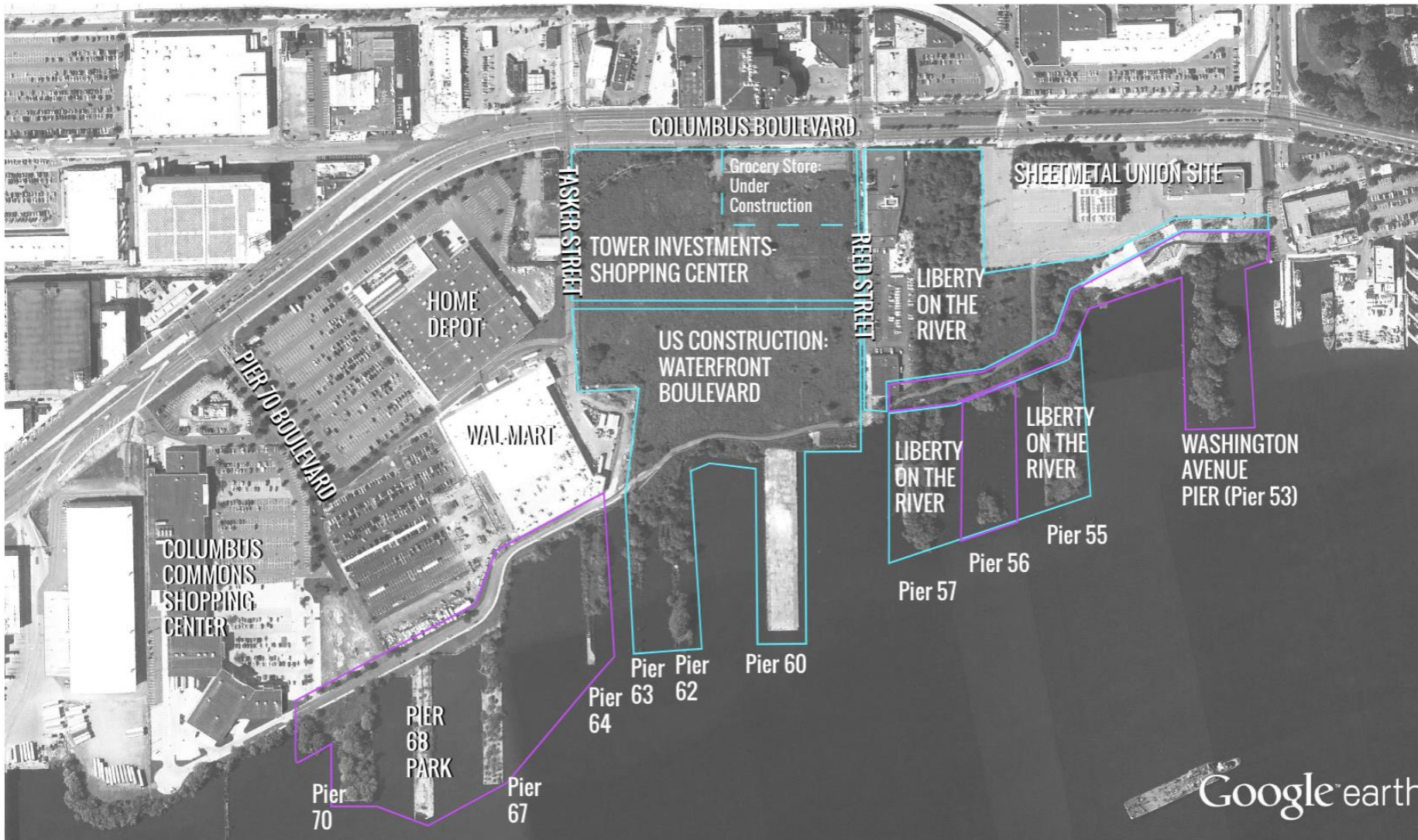


Credit: Flickr, Paul Hart

Downtown Grand Rapids, Inc / Monroe North TIF

- Grand Rapids Downtown, Inc. first formed to rebrand and re-inspire development in Downtown
- Monroe North TIF
 - Funds development along a specific waterfront area
 - Funds used to
 - support real property development
 - Streets
 - Public infrastructure
 - Parks and public amenities

Key Take-Aways and Recommended Next Steps



Credit: DRWC

- DRWC Owned Sites
- Privately Owned Sites w/ Active Development Proposals



Ten Ideas Guiding Our Recommendations

1. **Keep Your Eyes on the Prize.** Fearlessly carry the torch of the comprehensive big-picture vision of a world-class Delaware River waterfront.
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9. **Broadcast Your Priorities.** An expansive vacant waterfront requires a clearly articulated value creation strategy and a risk mitigation plan.
10. **Don't Forget the Water!** The water is your gold and supports activities and uses that cannot be found anywhere else in the city.

Go, DRWC Go! Keep Up the Momentum...

Complete each segment of the continuous waterfront trail.

Maintain focus on all underpass and street connector projects.

Affirm the South Wetlands park vision as a conceptual direction for the future of the south piers.

Continue to make grant-driven improvements to DRWC-owned piers.

Tomorrow Morning: DRWC's New To-Do List

Commence negotiations with the Army Corps on a multi-pier permitting strategy with mitigation "banking."

Prepare a scope of work for a area-wide integrated infrastructure plan (flooding, mobility, utilities, site elevations, stormwater, fire & life safety)

Convene all land-owners to initiate the creation of a BID or CID (includes residential).

Meet with City and State to position DRWC for federal resilient infrastructure funding.

Create community steering committees to explore place-based waterfront programming.

Over the Next Year...

Work with regulators on permitting protocols for new construction in the floodplain.

Enhance civic engagement to make the waterfront for all of Philadelphia.

Buy as much water frontage as is feasible. Negotiate select setbacks beyond the 50' requirement.

Draft a 15-year capital improvement plan and make it public in order to build support.

Coordinate with owners of Pier 60 and affirm DRWC's vision of pier as a central public amenity.

Coordinate design, permitting and development activities with all land-owners.

Commence feasibility study for a potential TIF District.

Commence urban design guidelines, including long-term phasing scenarios.

Negotiate public right-of-ways for direct access to waterfront from Delaware Ave.

Q&A

Thank you!

<http://www.uli.org/advisoryservices>