



Patricia E. Curtin Attorney

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Experience

With 25 years of focused experience, Patricia advises clients on applicable planning, zoning and environmental laws, prepares land use applications, and obtains project approvals, including environmental and regulatory permits. Patricia's practice emphasizes local government and land use law representing both private and public sector clients.

Patricia serves as legal counsel to ten Geologic Hazard Abatement Districts (GHADs). In addition, she counsel's other GHADs and similar entities on specific GHAD related issues and represents property owners, cities and counties in forming GHADs. She also serves as Secretary to the California Association of GHADs. The Association of GHADs is a non-profit organization dedicated to improving, enhancing and promoting the effectiveness of GHADs in California and promoting the utilization of GHADs in the prevention, mitigation, abatement, and control of geological hazards. She has written several articles and papers on issues relating to GHAD formation and implementation.

Patricia has presented and written extensively on local government and land use-related topics. She is one of two authors of a national land use publication, "State and Local Government Land Use Liability." (West Group)

Practice Areas

- Land Use
- Public Agency
- Environmental
- Real Estate

Education

- University of the Pacific, Sacramento, McGeorge School of the Law; J.D. (1987)
- California State University, Chico; B.A., Political Science (1984)

Related Affiliation

- California Association of Geologic Hazard Abatement Districts (GHAD)
 Founding Member and Secretary

Admissions

State Bar of California
United States Court of Appeals, Ninth Circuit
United States District Court, Northern District of California
United States Supreme Court

GHAD-Related Speaking and Teaching

- "Overview of Geologic Hazard Abatement Districts" (June 2011)
- "Frequently asked Questions on Geologic Hazard Abatement Districts" (June 2011)
- "3rd Annual Land Use Update," *Contra Costa County Planning Directors* (March 9, 2007)
- "Geologic Hazard Abatement Districts and Update on Land Use Law," *Lorman Education Service* (November 3, 2006)
- "Geologic Hazard Abatement Districts, Overview of Land Use Regulation", *Lorman Education Service* (September 21, 2006)



Treasurer for the Hayward Geologic Hazard Abatement District (GHAD)

A GHAD is an independent, state-level public agency that oversees geologic hazard prevention, mitigation, abatement and control. A "geologic hazard" is broadly defined as an actual or threatened landslide, land subsidence, soil erosion, earthquake, fault movement or any other natural or unnatural movement of land or earth.

GHADs are funded through supplemental property assessments commonly included on a property tax bill. The ongoing revenue stream, combined with reserves when available, funds current operations and reserve accumulation. The funds dedicated to operations are invested in cash-like instruments with an emphasis on liquidity and preservation of principal. The reserve fund, should it be available, covers unexpected events and generates income for future use.

Treasurer Role

In its role as Treasurer, Watermark Asset Management, Inc. provides the following services:

- Design and implementation of an Investment Policy Statement (IPS) for each GHAD
- Investment of GHAD revenues and reserve funds
- Coordination, review and monitoring of cash disbursements
- Monthly and quarterly performance and flow reporting
- Recommendation and utilization of asset custodians

Watermark Asset Management, Inc.

- Fee only, independent investment advisory firm, founded in 1997
- Manages over \$300 million in assets for individuals, corporations, company retirement plans and non-profit organizations
- SEC Registered Investment Advisory Firm (RIA)
- Currently serving as Treasurer for ten Contra Costa and Alameda County GHADs
- A GHAD Treasurer since 2009

Watermark Advisors

- **Mark Miller** is a principal and the co-founder of Watermark Asset Management, Inc. Prior to establishing Watermark in 1997, Mark had over 20 years in real estate, insurance, retirement and investment experience. Mark holds a BA in English from Stanford and MS in Financial Planning from the College for Financial Planning.
- **Dan King** joined Watermark in 2014 as investment consultant and portfolio manager. He manages client relationships and is responsible for trading, account rebalancing and investment advice. With over 15 years of investment experience, Dan most recently managed portfolios for Schwab's Private Client Group; designing, implementing and monitoring investment strategies. Dan has a BS in Marketing from Northern Illinois University and a MBA from University of Phoenix.
- **Kelly Mason** joined Watermark in 2015 as a Financial Advisor. She brings over 30 years of financial services experience with Schwab and Wells Fargo in providing investment services to institutional and retail clients. She has a BA in Speech from UC Santa Barbara.

ENGEO

Expect Excellence

ENGEO is the noted authority on GHAD policy and law. We have been instrumental in the establishment of over 25 GHADs. Our professionals routinely provide comprehensive planning, management, instrumentation design, and installation and monitoring solutions for myriad sites with geotechnically challenging conditions.

Our expert geotechnical engineering and engineering geology, combined with our experience in available monitoring technologies, make ENGEO an integral component to project success.

GHAD-related Services

- Management
- Financial Modeling
- Landslide Repair and Monitoring
- Drainage
- Erosion Monitoring
- Creek Restoration
- Retaining Wall Design
- Levee Design
- Water Quality



Attachment IV

GHAD Expertise

ENGEO offers a fully integrated, multi-disciplined team of geologists, hydrologists, geotechnical, environmental, and civil engineers to accomplish the work. We currently manage 11 GHADs and provide the engineering, maintenance and monitoring for several. ENGEO has been instrumental in the establishment and/or management of the following GHADs (not an all-inclusive list):

- Blackhawk GHAD
- Canyon Lakes GHAD
- Leona Quarry GHAD
- Moller Ranch GHAD
- Oakland Area GHAD
- Orinda GHAD
- Weidemann Ranch GHAD
- Wendt Ranch GHAD
- Dougherty Valley GHAD
- Broad Beach GHAD
- Fallon Village GHAD
- Schaefer Ranch GHAD
- Fallon Crossing GHAD
- River Islands GHAD – pending

- ✓ Geotechnical Engineering
- ✓ Environmental Engineering
- ✓ Engineering Geology
- ✓ Water Resources & Hydrology

- ✓ Special Inspection & Materials Testing
- ✓ Construction Management Support
- ✓ Geologic Hazard Abatement Districts (GHAD)
- ✓ Entitlement & Permitting Support

Our GHAD Experts



**Uri Eliahu, GE
President**

ENGEEO President Uri Eliahu is a recognized authority in establishing and managing Geologic Hazard Abatement Districts and is a Founding Director and President of the California Association of GHADs. Mr. Eliahu coordinated the establishment of most of Northern California's Geologic Hazard Abatement District properties, including the largest GHADs in the state. In all, he has overseen the formation of more than 25 GHADs. Under his leadership, ENGEEO has become Northern California's premier provider of geotechnical engineering, environmental consulting and water resources services for public and private clients.

Mr. Eliahu's areas of expertise include GHAD law and GHAD management, slope stabilization, landslide remediation, flood control, creek restoration and foundation design. He is a leading expert on entitlement and regulatory permitting processes. During his career, Mr. Eliahu has lent his expertise to a wide range of complex projects in a number of settings.



**Joe Tootle, GE
Principal**

Mr. Tootle has more than 20 years of experience in Project Management, levee design, flood control structures, riparian corridor restoration, probabilistic seismic hazard analysis, large hillside grading design, pavement design, hydrologic evaluation, and development of foundation criteria. He joined ENGEEO in 1999.

For the past several years, Mr. Tootle has been a participating member of the Urban Levee Design Criteria development committee. The committee's purpose is to develop levee design criteria for Urban and Urbanizing areas that require a 200-year level of protection as defined in Senate Bill 5.



**Jeffrey Adams, PhD, PE
Associate**

Dr. Adams provides development-related consulting services for a variety of public and private clients. His specific technical expertise includes applications in geotechnical and environmental engineering. Dr. Adams advises clients on a range of technical and regulatory compliance issues, including geotechnical and environmental mitigation, Geologic Hazard Abatement District (GHAD) formation, and local, state, and federal permitting. Specific to GHADs, Dr. Adams assists clients with a range of formation and operation issues, including technical review, financial analysis and modeling, budget facilitation, and report preparation. Additionally, Dr. Adams has promulgated his GHAD expertise through numerous presentations at seminars and conferences to a wide range of audience members, including engineers, developers, attorneys, and public officials.



**Eric Harrell, CEG
Associate**

Mr. Harrell joined ENGEEO in 1988 and has extensive experience as a Geologist and as a Manager for Geologic Hazard Abatement Districts (GHADs). Mr. Harrell is involved with the formation, annexation, and management of Geologic Hazard Abatement Districts (GHADs) in Contra Costa, Alameda, and Solano Counties. He prepares Plans of Control, Engineer's Reports, budgets, and resolutions for the formation and annexation of GHADs. He is also responsible for the day-to-day management of five GHADs which includes budgeting, contracting, monitoring, maintaining, and repairing activities.