

An aerial photograph of a coastal area. On the left, a body of water with a greenish-blue tint meets a small, light-colored sandy beach. The beach is bordered by a dense forest of tall, thin trees. The forest extends up a hillside that slopes away from the water. The overall scene is serene and natural.

# From Climate Crisis to Thriving Community

THE CASE FOR REAL ESTATE AS A CATALYST

Neal Collins  
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NEW ORLEANS AFTER HURRICANE KATRINA  
PHOTO: ASSOCIATED PRESS



MALE, MALDIVES





# Why Choose Real Estate?

**THE INTERSECTION OF SO MUCH:**

Housing	Land Use
Agriculture	Economy
Public Health	Equity & Access
Urban Planning	Finance

**EXPANDED FINANCIAL SOLUTIONS TO  
MAKE CHANGE**





VANCOUVER WATERFRONT, VANCOUVER, WA  
PHOTO: BEARTOOTH MEDIA



A woman with long, dark, curly hair is shown in profile, wearing a red top. She is holding a small white flower near her nose, appearing to smell it. The background is a lush garden with green foliage and many white flowers. The text 'LATITUDE' is overlaid in a large, white, serif font.

# LATITUDE

Regenerative  
Real Estate

An aerial photograph of a village nestled in a valley. The village features numerous small, brown-roofed buildings arranged in clusters. A large, irregularly shaped pond is located in the lower-left quadrant of the village. The surrounding landscape is a mix of green fields and dense, dark green forests. A winding road or path is visible on the right side of the image. The overall scene is peaceful and rural.

# Hamlet Capital



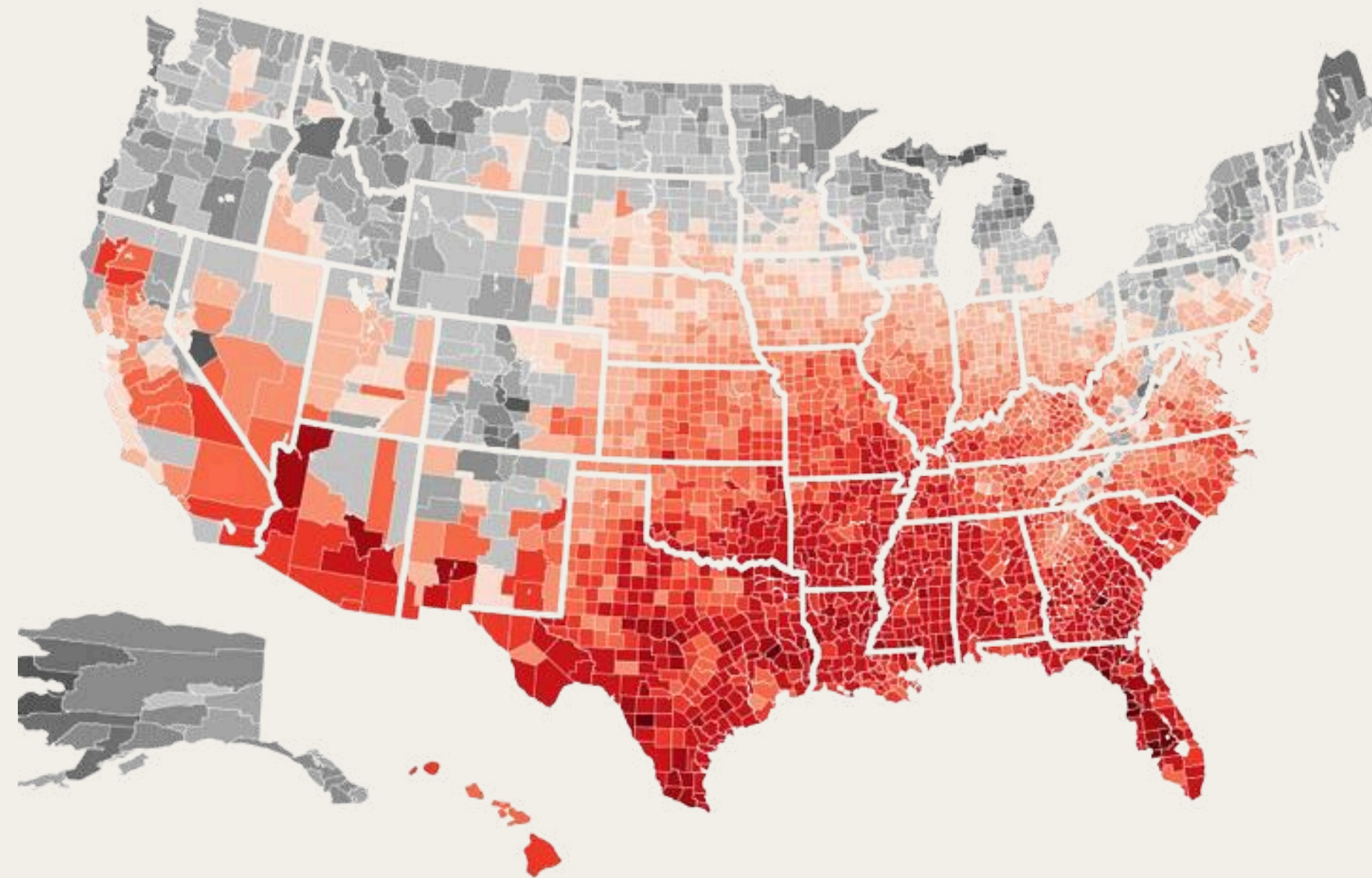


ROOTED NORTHWEST, ARLINGTON, WA

# Climate Change Impacts

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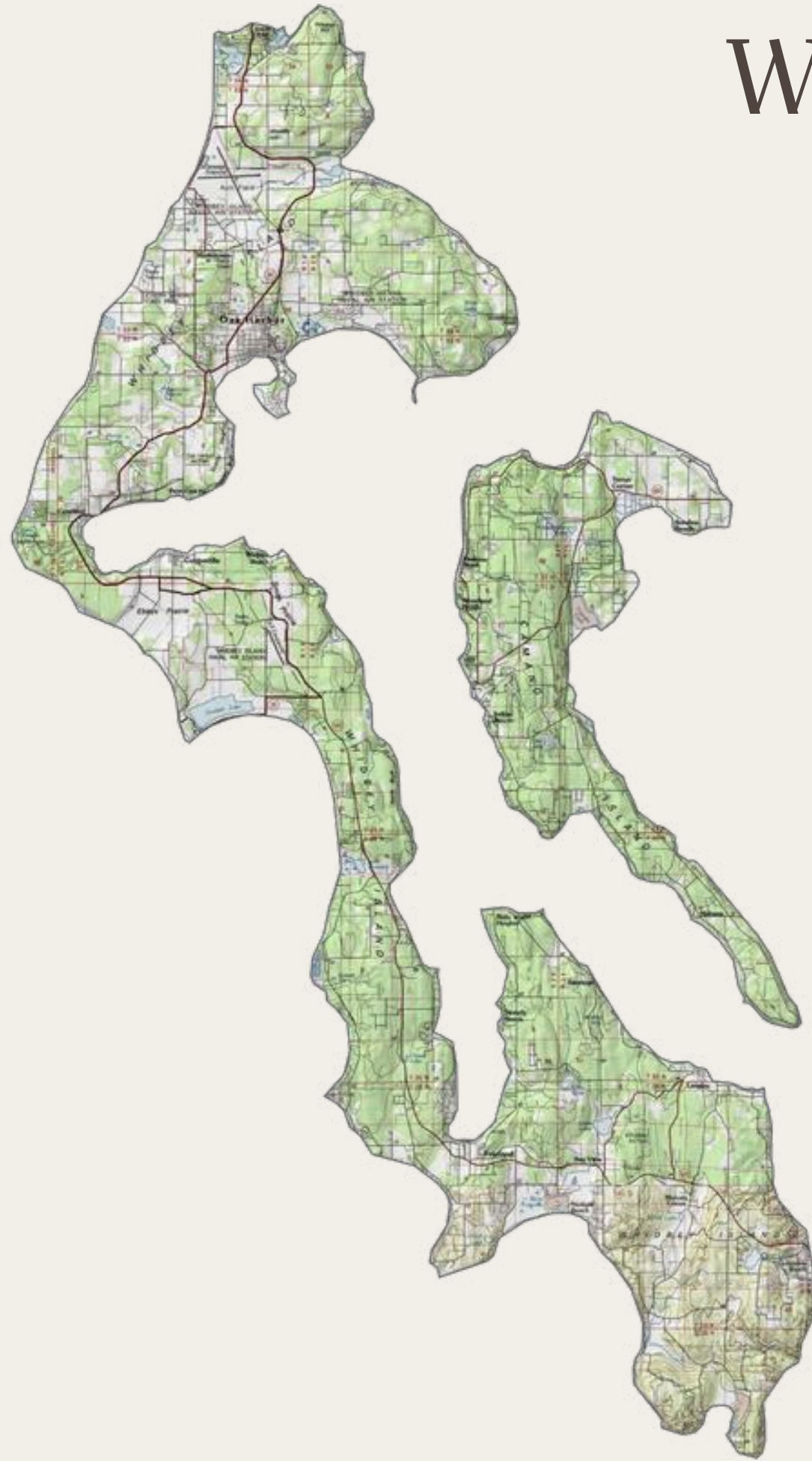
- Extreme heat + humidity
- Large wildfires
- Sea level rise
- Plummeting crop yields
- Economic damages
- Water scarcity



“...the most habitable climate in North America will shift northward. The incidence of large fires will increase across the country, suggesting that the **climate crisis will profoundly interrupt the way we live and farm in the United States.**”



# What Does This Mean for Whidbey Island?



- Pressure on already exorbitant housing costs
- Strain on existing infrastructure
- Depletion of natural resources
- Sea-level rise & flooding
- Wildfire risk
- Economic vulnerability



# Change is coming, but life will still go on.



Instead of **reacting to climate change** and battenning down the hatches, let's **reframe our story to go from solving problems to creating the community we want.**

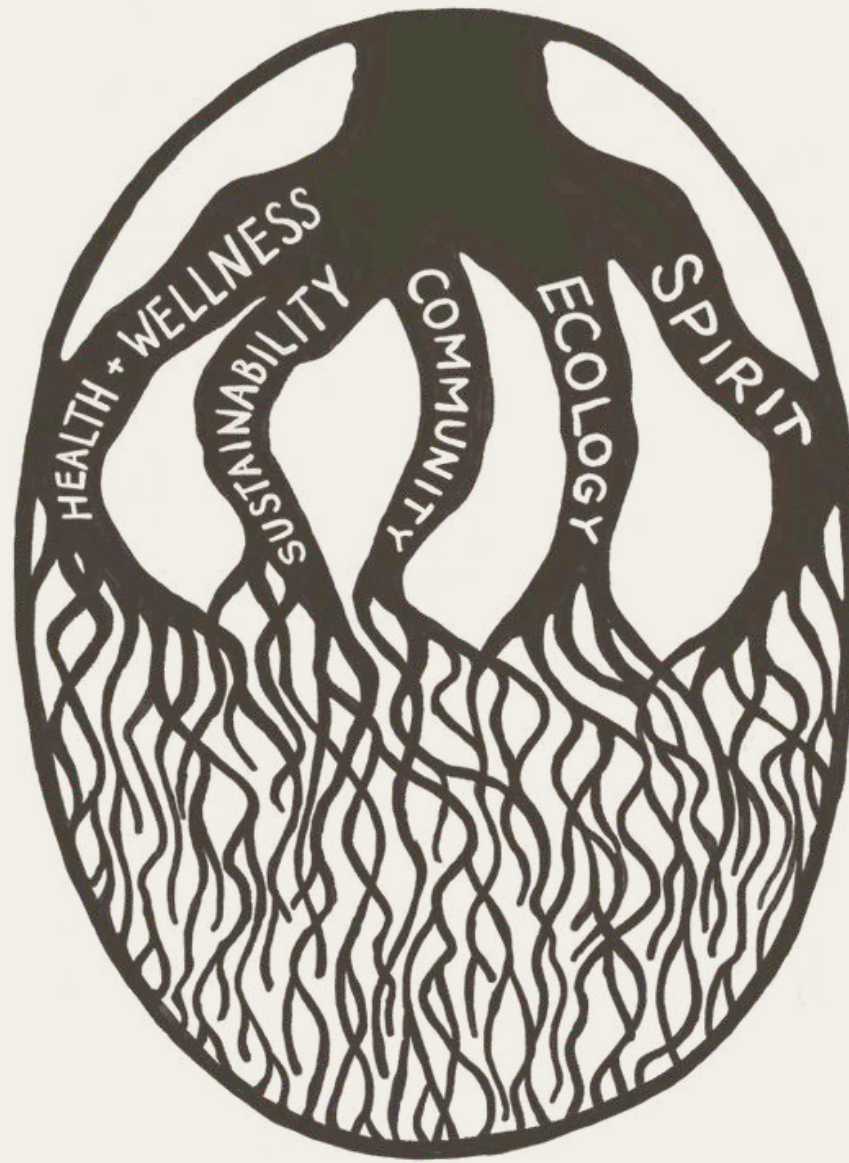
So, what do we want?....

Resilience in the face of climate change

and...

- Thriving villages with successful local businesses with shops and restaurants that are open.
- Lively events, celebrations, and civic engagement.
- A healthy mixture of kids, youngsters, working age adults, and retirees.
- Easeful hiring of tradespeople like plumbers, electricians, and handymen.
- The ability for tradespeople to pass skills down to apprentices and future leaders.
- To sleep easy knowing we have first responders that live in our community.
- To not have friends move off the island because they can't find work or housing.
- Fresh food from local farms.
- Municipalities that have budgets to pay for infrastructure.
- Beautiful landscapes, healthy forests, full aquifers.
- Teachers, librarians, and caretakers that live in the community.





Some Real Estate Solutions  
to Get Us There



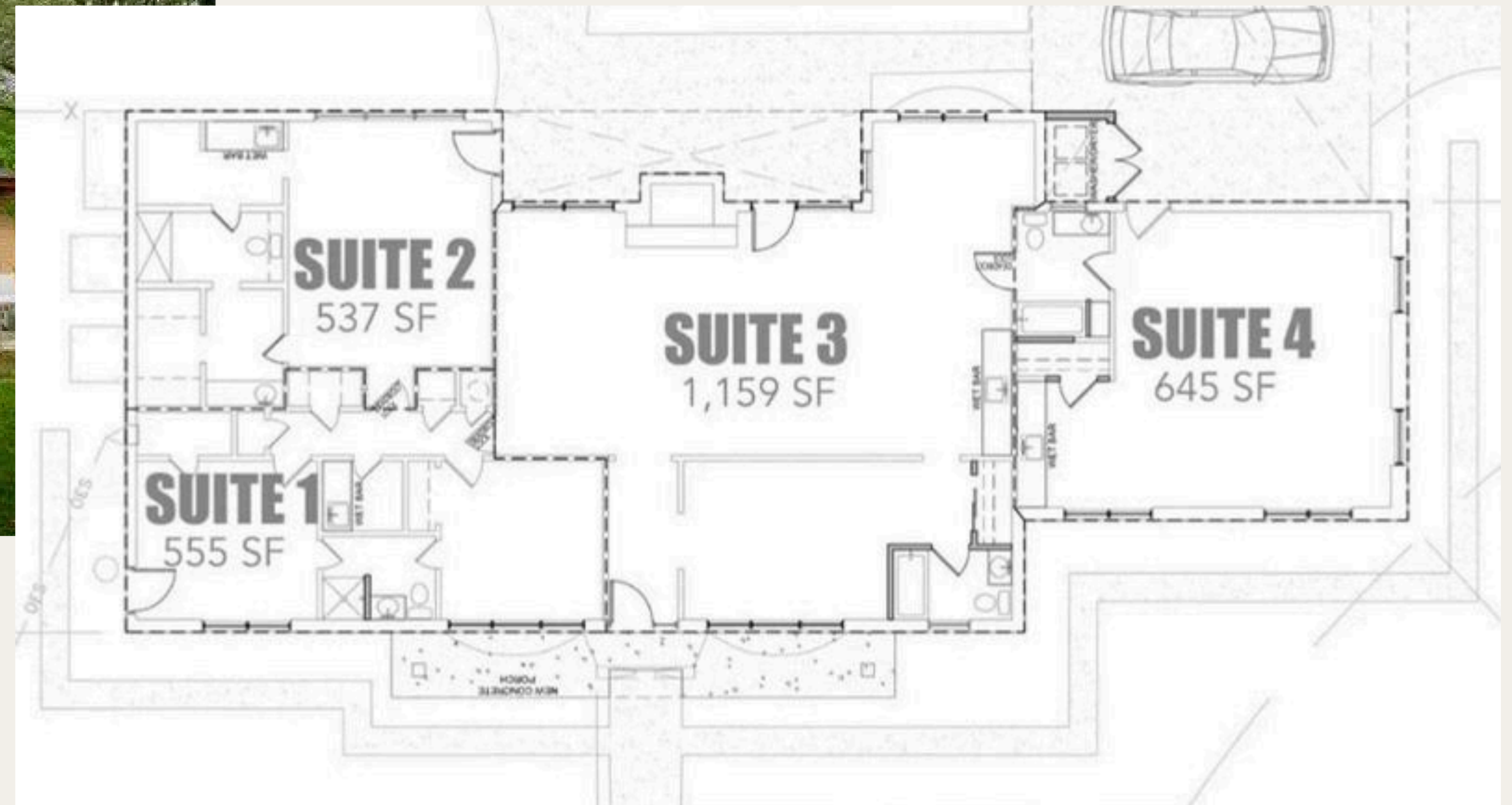
# Adapt Existing Homes and Infrastructure to Be Resilient

- Renewable energy
- Energy efficiency
- Rain gardens
- Pollinator habitat
- Organic practices
- Eco-friendly building materials





# Create In-Home Suites and ADUs That Can Be Rented or Sold Separately





# Limit or Ban Non-Owner-Occupied Vacation Rentals





# Allow for Composting Toilets and Greywater





# Legalize Tiny Homes as Long-Term Housing





# Streamline Permitting and Pre-Approved Plans





# Land Sharing: Host a Farmer or Tiny Home Dwellers

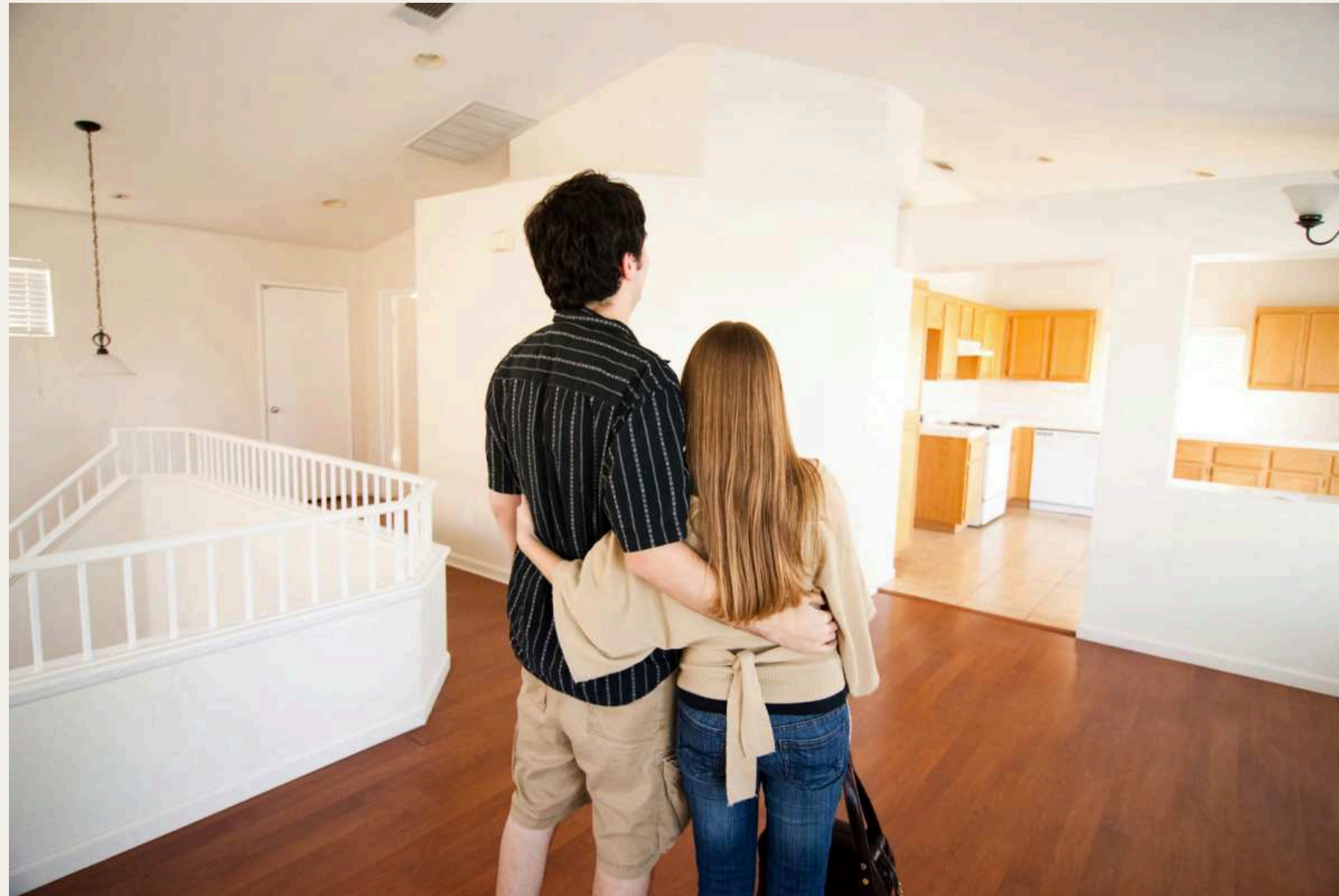




# Voluntary Deed Restrictions Where Homeowners Can Stipulate That a Percentage of Equity in Perpetuity Goes Toward Affordable Housing



# Become the Bank and Sell Real Estate to the Next Generation via Seller Financing





# Invest in Local Developers with Vision, Energy, and Enthusiasm



# Encourage Clustered Housing with Climate-Smart Designs Such as Pocket Neighborhoods



Ross Chapin Architects



# Support Measures to Bring Sewer Capacity to Urban Areas like Clinton, Bayview, and Freeland



# Support Affordable Housing Groups like Island Roots, WILL, and Home on Whidbey CLT





# Engage the Youth Through Participatory Planning and Ask Them What They Want to Create in Their Community



# What Solutions or Ideas Are Most Attractive to You?

- Adapt existing homes and infrastructure to be resilient
- Creating In-Home Suites and ADU's that can be rented or sold separately
- Limit/ban non-owner occupied vacation rentals
- Allow for composting toilets and greywater
- Allow for tiny homes as longterm housing
- Streamline permitting
- Land sharing for farmers or tiny home dwellers
- Voluntary deed restrictions where home owners can stipulate that a percentage of equity in perpetuity goes towards affordable housing
- Become the bank and sell real estate to the next generation via seller financing
- Invest in local developers with vision, energy, and enthusiasm
- Encourage clustered housing with climate-smart designs such as pocket neighborhoods
- Support measures to bring sewer capacity to urban areas like Clinton, Bayview, and Freeland
- Support affordable housing groups
- Engage the youth and ask them what they want to see in their community as a way to make this a place they want to and are able to stay



# Want a Deep Dive?

THE REGENERATIVE REAL ESTATE PODCAST

Featuring stories from  
leaders who are pushing  
culture toward a more  
resilient future.





THANK YOU!

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LATITUDE  
Hamlet Capital