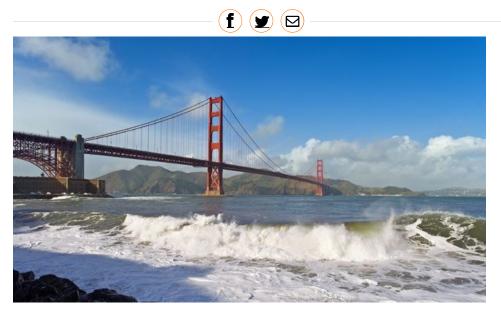


This Map Shows What San Francisco Will Look Like After Sea Levels Rise

LUKE WHELAN (/AUTHORS/LUKE-WHELAN) JUL. 29, 2015 7:24 PM



Mark Schwettmann (http://www.shutterstock.com/pic-44880778/stock-photo-the-golden-gate-bridge-and-stormyseas.html?src=y71OPI0PXDhztBjw-WLtNA-1-8)**/Shutterstock**

Developers in the booming San Francisco Bay Area are busy planning everything from much-needed new housing (http://ww2.kqed.org/arts/2015/07/21/city-plans-to-transformtreasure-island-with-50-million-for-public-art/) to sports stadiums (http://www.nba.com /warriors/sf) and gleaming tech campuses (http://www.slate.com/blogs/future_tense/2015/02 /27/googleplex_google_plans_new_headquarters_in_mountain_view_s_north_bayshore.html).

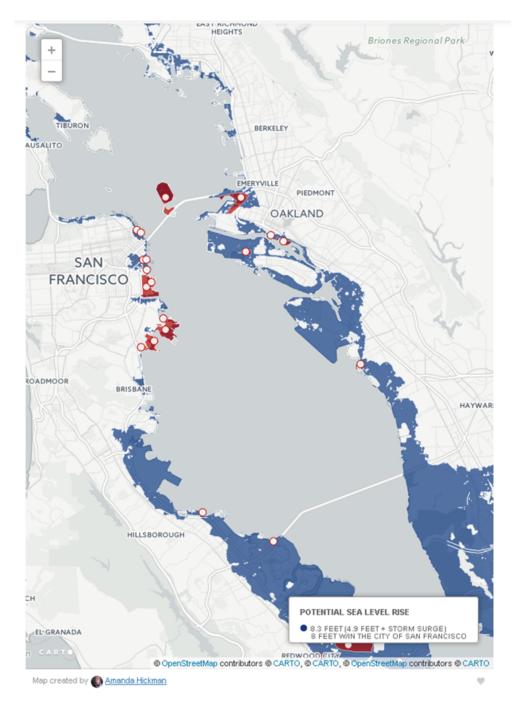
But according to a new report (http://sfpublicpress.org/searise) just published by the San Francisco Public Press, many of these construction projects sit on land susceptible to

Submitted by Prem Lall 3/16/17

rising waters due to climate change. And regulators and local governments are not doing much to prepare.

The *Public Press* found 27 major commercial and residential developments that will be vulnerable to flooding if San Francisco Bay sea levels rise as much as climate researchers like the National Research Council project in the next century. These developments include a new stadium for the Golden State Warriors, campuses being built by Google and Facebook, and revamped public spaces like San Francisco's iconic ferry terminal and Jack London Square in Oakland.

To make its maps, the *Public Press* partnered with the University of California-Berkeley Cartography and Geographic Information System Education Lab and used flooding and sea level projections from the US Geological Survey and the San Francisco Public Utilities Commission. The San Francisco Public Utilities Commission predicts that in the next hundred years, water levels in the Bay could rise as much as 8 feet over high tide at current levels, including storm surge:



Despite the fact that more than \$21 billion of new development is at stake, the report found that very little is being done to prepare for potential waterfront flooding risk. While most cities and counties around the Bay Area have begun studying the effects of sea level rise, none have actually enacted climate adaptation plans, like updating flood plain ordinances and buildings codes. Only one county (Santa Clara) has revised its local flooding maps.

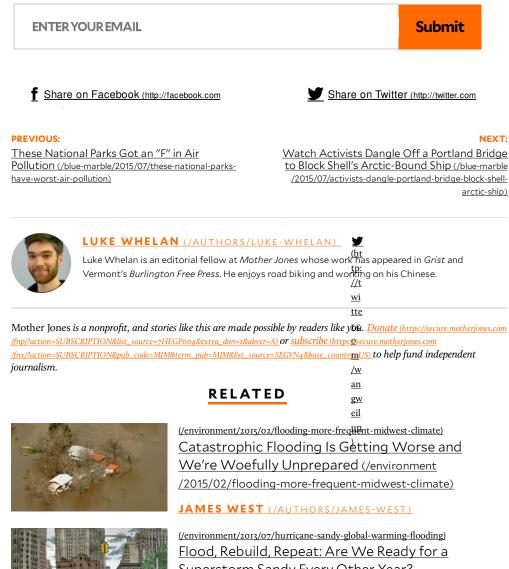
We've <u>seen before (http://www.motherjones.com/environment/2013/07/hurricane-sandy-global-warming-flooding)</u> in other major urban areas that such short-sightedness can lead to staggering costs. Many scientists and environmental advocates believe the Bay Area could experience similar devastation if more is not done to adapt to climate change.

Brian Beveridge, co-director of the West Oakland Environmental Indicators Project,

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told the Public Press, "It's going to fall down along lines of class and political power-who will be protected and who will be thrown to the dogs."

GET THE SCOOP, STRAIGHT FROM MOTHER JONES.



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KATE SHEPPARD (/AUTHORS/KATE-SHEPPARD)

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A: Dear Debbie,

It all kind of depends on what was dumped there, how well it was sealed, or "capped," and how long ago it was a landfill site. Obviously, a developer has to do significant remediation to rework a dump site into residential land these days and have it declared safe by the city and/or the Environmental Protection Agency. But how much remediation is enough? That's a matter of debate.

I should note that many parks, golf courses, malls and even college campuses have been built atop old landfills with little or no problems. In general, that's because landfill sites built after the mid-1980s were designed, at least in theory, to prevent significant environmental soil contamination. Older dump sites are bigger risks.

Environmental remediation of dumps seems to be an inexact science. There are former dump sites today where residents routinely notice recurring odors or see old tires and glass popping up out of the land, though the refuse was supposed to be walled off. Heavy rains have been known to bring out unpleasant odors at such sites. Sometimes, groundwater tests find levels of contaminants just below the unsafe



threshold. Even sinkholes can appear for a variety of reasons, such as the land settling, or arsenic and other chemicals eating away at organic materials below the surface.

Moreover, some tests and news investigations conducted in the U.S and Europe over the past 20 years have found a disproportionate number of cases of asthma and cancer in housing developments built over landfills, particularly where large amounts of chemically laden industrial waste were buried. I am curious if there are monitoring wells on the residential land you're looking at, which will test for the presence of methane gas, ammonia or excess levels of carbon dioxide. You should find Submitted by Prem Lall 3/16/17

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Because you obviously were notified the place was built on a dump, there is no seller disclosure issue to deal with here. Of course, *you* will have to disclose that old dump site to a potential buyer when it's your turn to sell. How comfortable are you with that?

By the way, any former contaminated dump site, including Superfund hazardous waste sites, must still meet local and state remediation standards for home purchasers to qualify for loans backed by the Federal Housing Administration. In fact, the EPA recommends that prospective purchasers contact their EPA regional office to discuss site-related issues before trying to buy such a house and secure funding. The agency can issue a status letter for prospective buyers and their lenders that will detail the site's status, cleanup actions and any ongoing liability issues.

Sorry to all you developers and redevelopers of landfills out there, but I must advise Debbie and others to avoid buying homes on former dump sites unless they're certifiably sure all risks have been identified and mitigated permanently. Even then -- well, it just takes one scare story, valid or not, to do significant property-value damage.

Good luck.

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Steve McLinden, who writes Bankrate's Real Estate Adviser, has written about the industry for 20 years and is a correspondent for National Real Estate Investor and former real estate beat writer.

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