

## There Are A LOT of Legal Issues!

01.

## **PROPERTY USE**

Can you build a sea wall? What happens when you have to retreat?

04.

## **WATER SUPPLIES**

Salt water can intrude into both coastal aquifers and coastal rivers.

02.

### **TAKINGS**

If you CAN'T build that seawall or are ordered to retreat.

05.

## **BUILDING CODES**

How do you design for incoming saltwater and worsening storms?

03.

## **INSURANCE**

Private insurance departures, bankrupt government alternatives.

06.

## **PUBLIC HEALTH**

Toxic hot spots and new diseases require public health law interventions.





## The California Seawall Case



Original "temporary" seawall.

11 Lagunita Dr. before (above, 2012) and after (right, 2020) the alleged "repair and maintenance."



The California Court of Appeal upheld a Coastal Commission cease-and-desist order requiring demolition of a seawall and payment of a \$1 million penalty by homeowners who performed major reconstruction on their coastal home without notifying the California Coastal Commission. 11 Lagunita, LLC v. California Coastal Commission, (4th Dist., Dec. 18, 2020). In March 2021, the California Supreme Court refused to review the case.







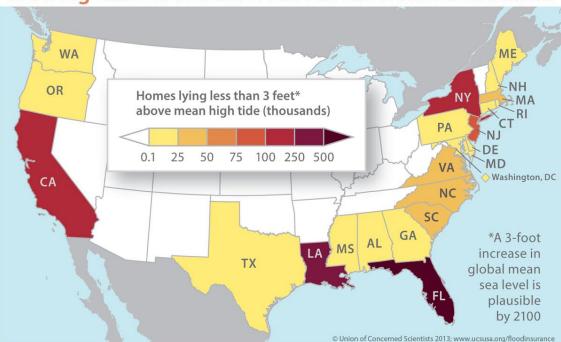


Loss of View from Beach Renourishment
= Storm Protection for Harvey & Phyllis Karan

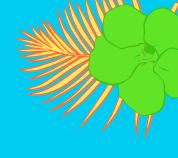


## The Risks

**Growing Risks to Homes from Sea Level Rise and Storms** 



In recent years, properties in low-lying coastal states have experienced increasing damage from storms and severe flooding. Almost three million people—and their homes—reside within three feet of mean sea level. With rising seas projected to exceed

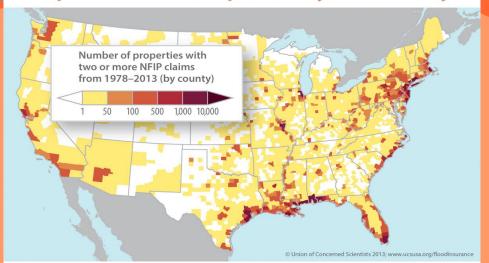


#### Source:

http://www.ucsusa.org/ sites/default/files/legacy/ assets/images/gw/ overwhelming-risk-rethinkingflood-insurance/Map-homesless-than-three-feet-abovesea-level Full-Size.jpg

## Repetitive Loss is a Coastal Problem

#### Repetitive-Loss Properties by U.S. County



Insurance claims on properties that are repeatedly damaged by flooding, or "repetitive losses," are of particular concern to the National Flood Insurance Program (NFIP). NFIP has paid out almost \$9 billion in claims to repetitive-loss properties, which amounts to about a quarter of all NFIP payments since 1978. Repetitive-loss properties, shown here, account for just 1.3 percent of all policies but are responsible for fully 25 percent of all NFIP claim payments since 1978. The darker colors show counties particularly prone to repetitive losses. Map based on data from FEMA as of May 2013.

#### Source:

#### http://www.ucsusa.org/

sites/default/files/legacy/ assets/images/gw/ overwhelming-riskrethinking-flood-insurance/ Map-Repetitive-Loss-Properties-by-US-County\_ Full-Size.jpg



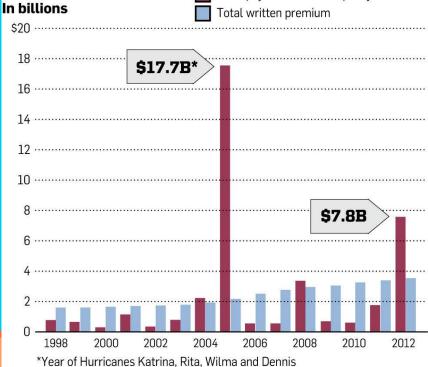
#### Rising tides, falling funds

Source: FEMA

The National Flood Insurance Program is officially under water.

After record payouts for damages related to Hurricanes Katrina
and Sandy, and accumulated smaller storms, the program is
nearly \$25 billion in debt.

Total payments made to policyholders



THE STAR-LEDGER

# Hurricanes Bankrupt the NFIP

So, maybe turn flood insurance into a government buyout program?





LAND SURFACE

WATER TABLE

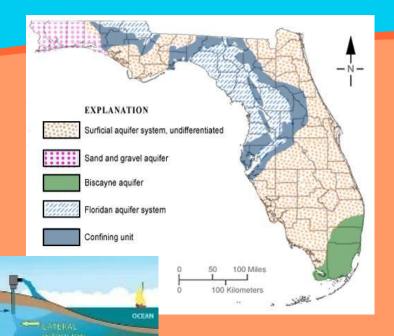
FRESHWATER

PUMPING

WELLS

SALT WATER

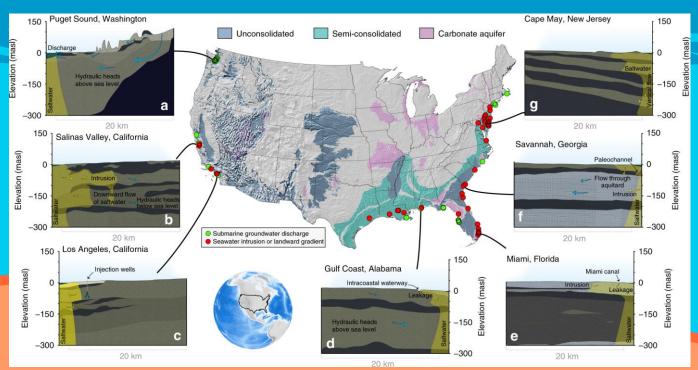
## **Inundated Drinking Water**







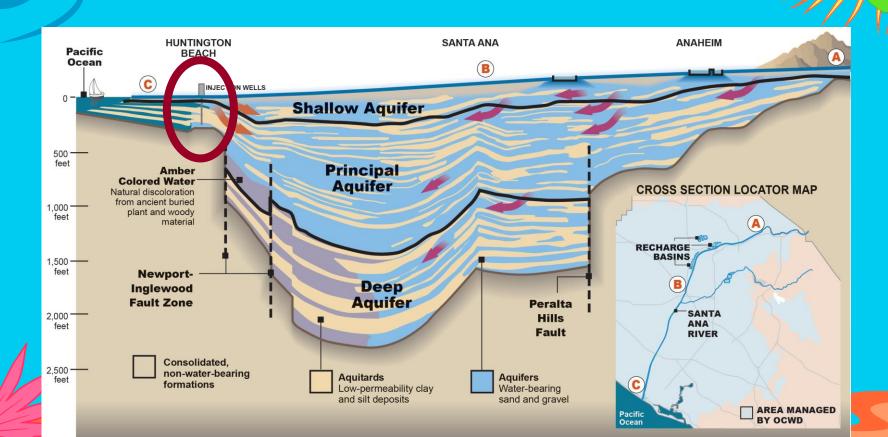
## A Pervasive Problem in the U.S.



Jasechko et al., 11 *Nature Communications* 3229 (2020),

https://doi.org/10.1038/s41467-020-17038-2

## **One Approach**





## Legal Strategy: Enact Building Codes that Allow for Structural Survival

#### Anatomy of a High Wind & Hurricane Resistant Home



deltechomes.com 800.642.2508

All aspects of a Deltec home are ingeniously designed to work as a system, making it the smartest home you can build for high wind areas.

#### A. SHAPE

Aerodynamic circular building envelope works with nature, not against it 1. Wind can't build up enough

- pressure on any side to cause a structural failure 2. Reinforced clear span roof is at
- Reinforced clear span roof is at optimum pitch (6/12) for wind deflection and reduced lift
- Circular structure transfers environmental loads most efficiently, with a high degree of redundancy providing extra resilience and performance during critical events



#### B. ENGINEERING

Creating a building envelope to resist high wind and provide safety to its occupants

- Radial truss array in roof and floors work like spokes on a wheel
- Potential energy from sustained winds is dispersed throughout the structure instead of building up in a single area

#### C. MATERIAL EXCELLENCE

Merging superior materials with a superior design results in a stronger and more durable structure

- Machine rated 2400 psi framing lumber used in trusses and walls is twice as strong as typical framing material
- Five Ply 5/8" plywood sheathing used instead of OSB on exterior walls, roof and floors strengthens the home and prevents flying debris from penetrating the structural envelope of the home
- Reinforced windows with impact glass prevent wind and water from entering the home

#### E. SUSTAINABILITY

Utilizing products and construction techniques that enhance livability in the event of a prolonged power outage

- 12. Solar water heater provides uninterrupted hot water
- 13. Enhanced insulation maintains a more balanced temperature inside the home
- 14. High wind rated reflective metal roofs helps reduce radiant heat gain in the home 15. Passive solar design helps heat and cool the building through appropriate shading and window placement

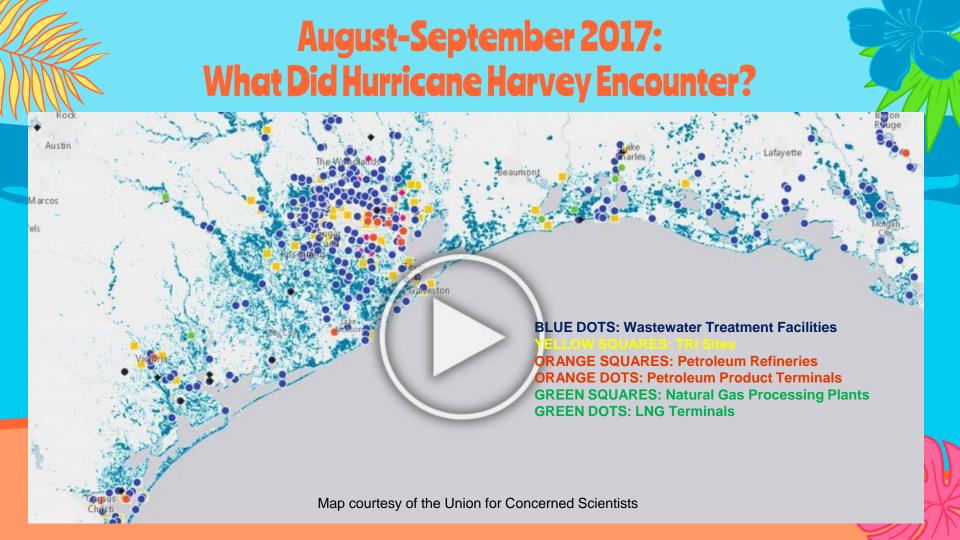
#### D. CONNECTIONS

Emphasis on maintaining continuous load paths and strong connections between the roof, exterior walls, floor systems and foundation

- 9. Oversized truss hangers keep roof system anchored to walls
- 10. Walls have multiple construction ties to the floor system for structural stability and to transfer shear forces
- Continuous metal strapping from roof trusses to foundation helps maintain structural stability







## What A Hurricane Does to an Oil Refinery



The nation's largest oil refinery, owned by Motiva and located in Port Arthur, Texas, was forced to shut down due to flooding from Hurricane Harvey.

Photograph courtesy of Alex Glostrum, Louisiana Bucket Brigade

## Also, Sea Level Rise and Storm Surge Mean More Sewage Contamination of the Coast

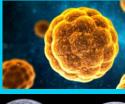




Photograph courtesy of CNN



**Norovirus** 



Hepatitis A



Cryptosporidium



Giardia

Shigella



E. coli









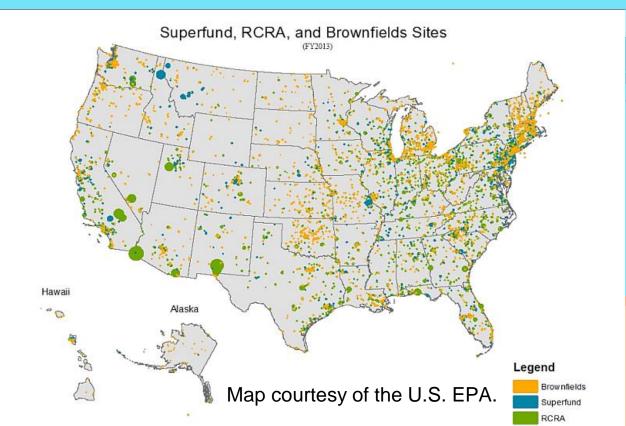




## Dengue Cases in Florida, 2013

Graphic courtesy of Health News Florida

## Legal Strategy #1: Clean Up Existing Problems



## Legal Strategy #2: Toxic-Aware Land Use Planning Along the Coast

