



Letter From Home: After the beach is gone

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I recently completed an article on sea-level rise. It is scheduled to appear on page A-1 on Sunday.

I say “completed,” but the sea-level rise story is one that has no ending. Not in our lifetimes, not in the lifetimes of those 20 generations from now. The sea will go up and down until there is no sea. People debate the cause, and whether it is increasing in rate because of the burning of fossil fuels, but I don’t want to get into that here. You are invited to share your views in the Comments section or on your Facebook page.

For our purposes, it is prudent -- no, essential -- to think about what could happen by 2040, and 2140, to Florida’s economy, particularly its real estate market, if the sea rises 3 to 10 feet or more in the coming century, as many predict. People come here for the weather and the beaches. Then they buy houses. We have spent many billions developing our coastlines, and a lot of communities depend on the property tax revenue that such development generates.

Ringling College futurist Dr. **David Houle** predicts that Florida’s beaches will be underwater -- along with a lot of beaches around the world -- by 2040 because of sea-level rise caused by a warming atmosphere. That will melt glaciers and ice sheets on land, and as that water runs off into the sea, the level will rise.

If all the ice on land melted, sea level would go up by 212 feet, scientists estimate. Clermont, in Lake County, is at 300 feet. Most of the rest of the state would be underwater if that happened, but we may be talking hundreds of years from now, says oceanographer **John Englander**, author of “High Tide on Main Street.”

When Houle gave a speech to local Realtors recently, he made headlines by asking, “At what point does it become fraud to sell beachfront property?” Especially if the beach will disappear long before the house falls down.

He elaborated on that comment for me in a more recent interview.

“The two industries that understand climate change more than any others are the insurance industry and the reinsurance industry,” Houle said. “By 2020 or shortly thereafter, expect that nobody buying any beachfront property will be able to get a 30-year loan; they may not be able to get a 20-year loan. They might only be able to get a 10-year loan, because the insurance industry may not think there will be collateral against the loan by the time the mortgage is paid off.”

I noted that most homes on the beach, including all the newer ones, are elevated one story, so they would not suffer structurally from the 3- to 6-foot rise that is being predicted by the end of the century.

“Even the house is elevated, there won’t be any beach, so it won’t be beachfront anymore,” Houle said. “So the elevation doesn’t matter.

“I wanted to be provocative,” in speaking to the Realtors, he said, “because part of me, as a futurist, is to provoke people. I then said, ‘However, I’ve been hearing that a lot of the big sales in Sarasota have been all-cash. So when does it become fraud for a real estate agent to do an all-cash transaction on beachfront property?’ If it is all-cash, there is not going to be a disclosure that only a 10-year mortgage is available. If they are really, really rich, they may not care. ‘Oh, I will get 10 years out of this building. That is fine.’ But when does it become fraud not to disclose it? That is what provoked the conversation.

“The most distinguished grey-hair in the room was smirking,” Houle told me. “Afterwards, this man comes up to me and says, ‘I am in the lending business, and I’ve been telling my guys that we’ve got to get out of beachfront lending as soon as possible.’

“So what I had forecast 10 minutes earlier, this guy was saying he has to do now. So to me, it validated my vision that not lending on beachfront property is going to be fairly accepted in five years.”

That is something that no one in real estate wants to hear.

Architects on board?

Houle also recently spoke to a group of local architects, but found them much less receptive to his message than were the Realtors.

“I am surprised that he has said that,” said Fort Myers architect **Joyce Owens**, incoming president of AIA-Florida. “I felt that when we had John Englander, our strategic council immediately jumped on board to what he was saying. It became one of three topics we decided to pursue.”

She said AIA-Florida is committed to its sea-level rise policy.

“It is just a fact now. You can see the glaciers melting and the water rising in those low-lying areas. But there is political thought that it is not happening. We feel very strongly and are not backing down on that.

“The board is on board, and they are raising awareness to the membership. Englander was very well-received; the audience loved it. That is what we should be doing as an organization – be the thought leader for the profession. Nobody booed him, but there are skeptics. You can’t deny climate change. You can dispute whether it is manmade, but it is happening.”

In taking up this cause, the AIA’s role will be both to educate its membership and their clients.

“It is going to be encouraging clients to not to be blind to the fact,” Owens said. “Designers will have to consider that in the design. I work a lot on Sanibel and Captiva, where houses have to be on pilings. She says “island rethink” is necessary to solve the design challenge of higher sea level.

“How do we redesign these buildings so you can take positive advantage of building the houses higher and making the space under the house usable space? Try to have beautiful outdoor spaces under the houses you want to use.

“Under the house – so it doesn’t become space for weeds and to be walled in storage. Make it into something useful. You have to design that space to the right proportion so it is not uncomfortable. Draw people into the house at the lower level. It takes a lot of skill to do it right. It can be a space that is usable and alive.”

The end of Florida as we know it?

Houle said that in 100 years, Florida will be a much different place. Millions of people will have had to move from the coasts; he says “strategic retreat” is the orderly way to do it. In other words, plan ahead.

“Florida as it has been defined in the 20th century (as a dream state of beaches, resorts and waterfront living) will be over,” he said. “That doesn’t mean Florida will be over. That is the problem with making these distinctions. People say, ‘Oh, you’re just a nihilist. Of course, there is going to be a Florida.’ Yes, there is going to be a Florida; it might have 500 fewer square miles in it, by 2040 for sure. And there won’t be any beaches. But there will be a Florida, and it could be a wonderful place. But we need to start thinking about the wonderfulness of the place, rather than through the current lens.”

Five hundred square miles is only 1 percent of the state’s land area, but there is a lot of expensive real estate in those 500 square miles, which includes beach and bay areas, river banks and the Everglades.

“My two-word answer to sea-level rise is, ‘Wisconsin and Minnesota.’ They don’t have tornadoes, they don’t have earthquakes, they have plenty of water. Sea-level rise will not affect them. I am trying to do humanity and America and Floridians and Sarasotans a service by saying, ‘Wake up, let’s get together. Here is the future, whether you like it or not.’

“Architects so don’t want to hear it.”