

# Environmental Risk Premiums and Price Effects in Commercial Real Estate Transactions

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## Abstract

This article presents the results of a study of the effects of environmental contamination on the sale prices and overall capitalization rates of commercial real estate. Environmental risk for commercial real estate can be related to uncertainties concerning state-mandated cleanup requirements, potential off-site liabilities, and other factors. As risk increases, income is discounted or capitalized through higher required rates of return into lower prices and values. Using a series of regression models, this study estimates price discounts and environmental risk premiums for sales of retail centers in Southern California from 1994 through 2007. Significant price discounts are evident for contaminated properties sold prior to remediation but are shown to disappear after the properties are remediated. In addition, environmental risk premiums, as measured through overall capitalization rates, are found to decline over time, presumably as market participants become more knowledgeable about and experienced with contamination-related issues. In this study, both adverse pricing effects and elevated risk premiums are shown to diminish as the properties were remediated and as the market changed over the study period.

## Introduction

This article examines the effects of environmental contamination on the sale prices and overall capitalization rates of commercial real estate. Three general questions are addressed. The first question involves the extent to which sale prices and capitalization rates may be impacted at all. The second research question involves the extent to which any effects due to environmental contamination may persist after the remediation and cleanup of previously contaminated properties. The third question involves the persistence of environmental risk premiums at the same stage of the remediation life cycle over time as the real estate market may become more knowledgeable about such issues. In addition, or alternatively, more general changes in the mar-

ket may have a mitigating effect on environmental risk premiums and price effects. This study will specify and estimate alternative statistical models of commercial property sale prices and overall capitalization rates that address these research questions.

The commercial properties for this study are contaminated source sites, rather than sites affected by an external source, as is typically the case with residential properties. As source sites for soil or groundwater contamination, the price and value of commercial properties may be affected by both risk and cost. Environmental risk for commercial real estate is the investment and lending risk related to uncertainties concerning cleanup requirements, liabilities, and other factors. The effect of these risk factors is sometimes referred to as environmental stigma.<sup>1</sup> As

1. Environmental stigma is "An adverse effect on property value produced by the market's perception of increased environmental risk due to contamination." Appraisal Standards Board, Advisory Opinion 9, "The Appraisal of Real Property That May Be Impacted by Environmental Contamination," *USPAP Advisory Opinions*, 2018–2019 ed. (Washington, DC: The Appraisal Foundation, 2018).

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