

BEYOND GOLD MEDAL

Ann Killion: Maggie Steffens aims to help water polo grow.

SPORTING GREEN, B1



SCARY INCIDENT FOR STUDENT

Worries about anti-Asian hate in S.F. deepen after bus rider's tirade.

BAY AREA & BUSINESS, A6



GOING BACK IN TIME

Theater show casts audience as patrons of fated jazz club.

DATEBOOK, B9

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Photos by Stephen Lam/The Chronicle

Visitors to Pier 39 check out the sea lions lounging on floating platforms on Friday in San Francisco. Sea lions first claimed the K-Dock as their own shortly after the Loma Prieta earthquake in 1989.

Sea lion numbers at Pier 39 growing

Population of pinnipeds at site reaches its highest in 15 years

By Aidin Vaziri

Now is an excellent time for sea lion spotting in San Francisco.

The sea lion population at Pier 39 has reached its highest in 15 years, with the harbormaster saying there are currently more than 1,000 pinnipeds and counting on the docks.

"This influx can be tied to the large school of anchovy coming from the Farallon Islands just outside of the Golden Gate Bridge," harbormaster Sheila Candor said in an update, noting that the steady supply of food is making the sea lions extra active.

Sea lions have been a major attraction at Pier 39 since they first claimed the K-Dock as their own, shortly after the Loma Prieta earthquake in 1989. As their numbers increased, the pinnipeds became so beloved that the decision was made to let them stay.

While summer is the peak season for tourism, it's a slow period



A steady supply of food, likely a large school of anchovy, is making the sea lions extra active, harbormaster Sheila Candor said.

for the sea lions at K-Dock. Most of the regulars typically make their appearance in late summer and fall.

The sea lion population at the dock reached a record high of 1,701

in November 2009. Those unable to visit Pier 39 in person can still enjoy the sea lions via a live cam.

Reach Aidin Vaziri: avaziri@sfgchronicle.com

Insurance crisis hits housing markets

Expensive, elusive coverage could impact 'almost every sale'

By Megan Fan Munce and Christian Leonard

When Cindi Koehn listed her Lake County home for sale last year, she didn't expect any trouble selling the beautiful 1.7-acre property overlooking the lake. But three interested buyers walked away. The cost to insure it, they told her, would be too expensive.

Koehn was surprised and disappointed. In 2015, dozens of Lake County homes had burned to the ground in a series of wildfires. Four years later, Koehn was dropped by Farmers Insurance over concern about the risk of fire on her property. Still, she didn't expect insurance problems to prevent her from selling her home.

"I feel like I'm at the mercy of the insurance industry," Koehn said. "We thought that there wouldn't be any issues when we went to sell."

Before insurance companies started retreating from the state, home insurance was divorced from the process of searching for a home. Only after getting their offer accepted would buyers begin to look for insurance, which is required for a mortgage. Now, with the insurance market in turmoil, some sellers like Koehn are finding buyers backing

Insurance continues on A9

California can tax some people who move away

By Kathleen Pender

People leaving California — to work remotely, escape its highest-in-the-nation state income tax or for other reasons — may find that some or all of their income could still be taxable in California.

As more people flee California for states with no income tax such as Texas, Nevada, Florida, Washington and Tennessee, the internet is full of information — and misinformation — about this subject.

Contrary to popular social media posts, California does not have an "exit tax," although one has been proposed. The latest version of a bill that would have imposed a wealth tax on California's uber-rich residents also would have applied to those who left the state, phasing out over four years from their departure. Gov. Gavin Newsom opposed the bill and it died in January.

Nevertheless, if you move outside California but retain sufficient ties to the state, the Franchise Tax

Taxes continues on A7

Wet 2023 winter helped recharge groundwater

By Kurtis Alexander

Diminished by decades of over-pumping, California's groundwater reserves saw a huge influx of water last year, in some places the most in modern times, according to state data that offers the first detailed look at how aquifers fared during the state's historically wet 2023.

The bump was driven, in part, by deliberate efforts to recharge aquifers — the porous underground rock that holds water and accounts for about 40% of the state's total water supply. The intentional water banking, or managed recharge, resulted in at least 4.1 million acre-feet of water pushed underground, nearly equivalent to what California's largest reservoir, Shasta Lake, can hold.

About 90% of that recharge occurred in the San Joaquin Valley, the state's agricultural heartland, where aquifers have been heavily taxed by pumping. But other places also stashed significant supplies underground, including the Oxnard area, Glenn and Colusa counties and Santa Clara Valley. Most recharge is done by simply letting water pool on the surface, sometimes in recharge basins, and slowly soak into the ground.

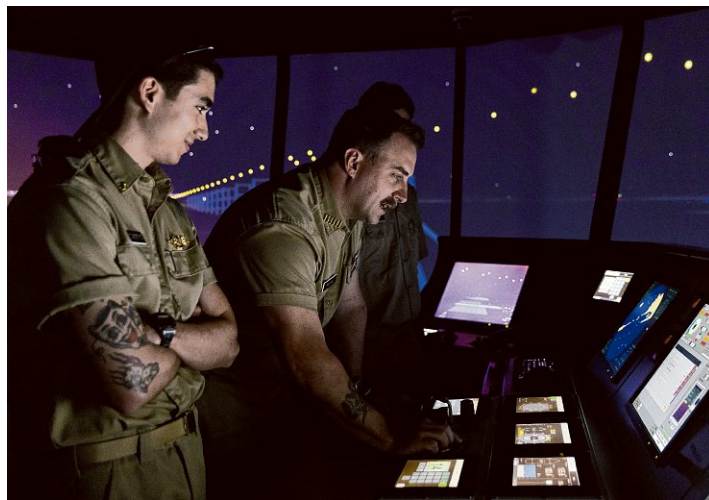
"Last year was an exciting time," said Steven Springhorn, supervising engineering geologist with the California Department of Water Resources. He called the year "one of the biggest years on record for managed recharge."

The new groundwater data Groundwater continues on A9

School in Vallejo simulates Baltimore bridge disaster

Tiny Cal Maritime's technology helps world learn from collapse

By Connor Letourneau



Benjamin Fanjoy/Special to the Chronicle

Miles D'Agostino, left, and Mitch Mathai participate in a simulation of the March 26 cargo ship disaster in Maryland.

The crew tried cranking on its cargo ship's emergency generator, making a frantic call for help and even dropping anchor. Too late. With no power, no steering and no propulsion, the 948-foot, 95,000-ton vessel edged directly toward one of the Francis Scott Key Bridge's main support columns.

An eerie silence enveloped the California Maritime Academy's state-of-the-art simulation room in Vallejo, where assistant professor Kevin Calnan and his students were re-creating those fateful minutes aboard the container ship Dali. Out of options, crew Academy continues on A8

