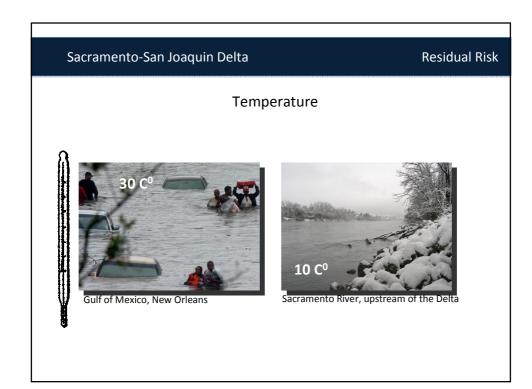
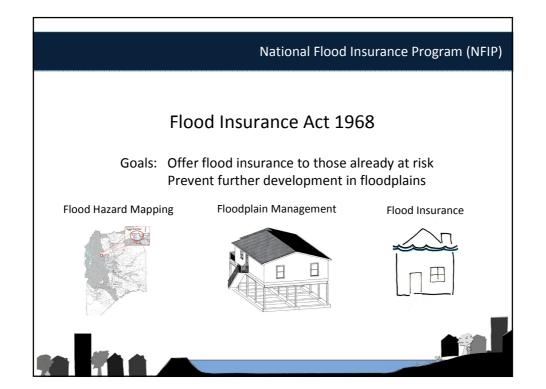
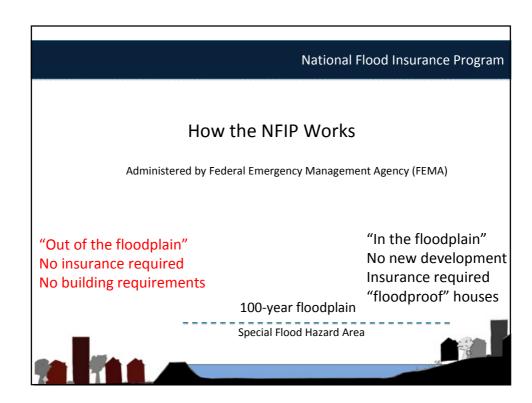


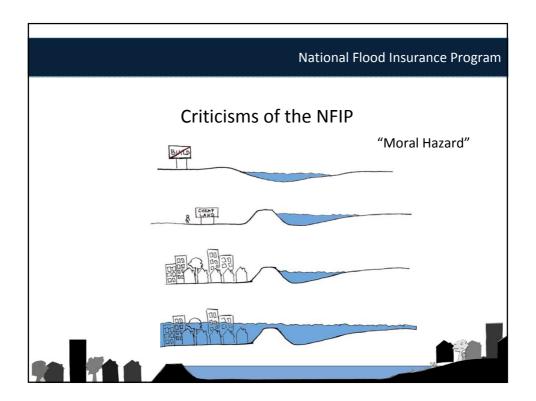


# Sacramento-San Joaquin Delta Residual Risk Sacramento, San Joaquin, American Drains 40% state 1800 km of dykes and levees Mostly below sea-level Still subsiding Critical agriculture, infrastructure, ecology Drinking water to 2/3 state 1.8 million people in Central Valley 160 Levee Failures in 100 years









### National Flood Insurance Program

### Criticisms of the NFIP

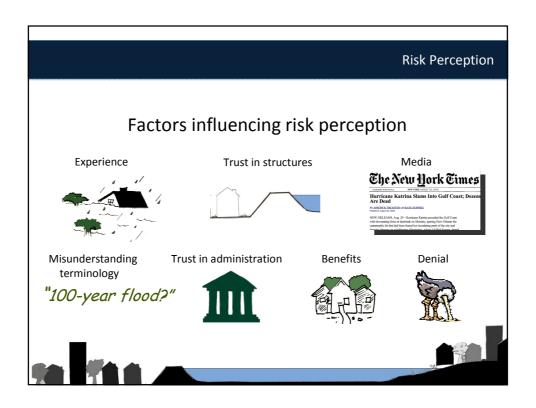
1% annual chance safety standard is **inadequate** and based on **uncertain science** 

25% insurance claims come from areas outside the "Special Flood Hazard Area"

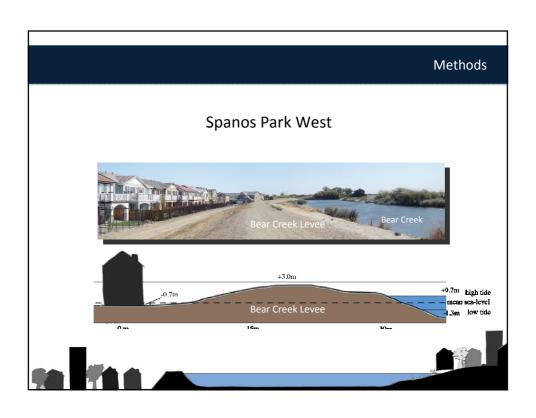
### National Flood Insurance Program

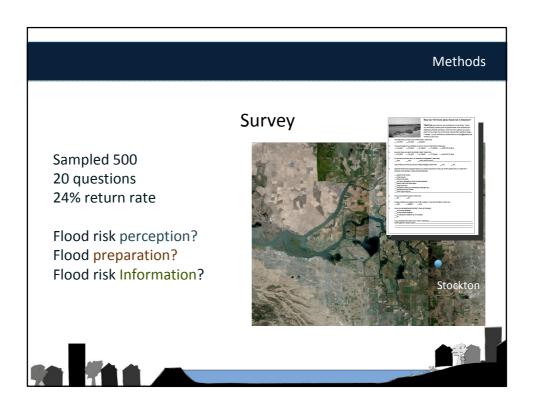
### Criticisms of the NFIP

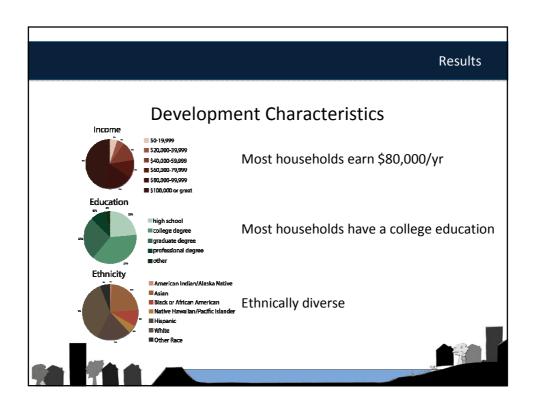


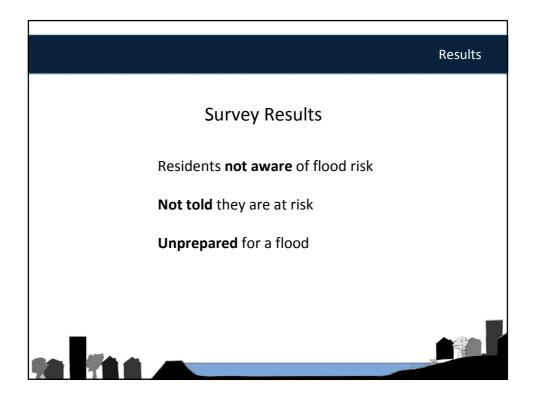


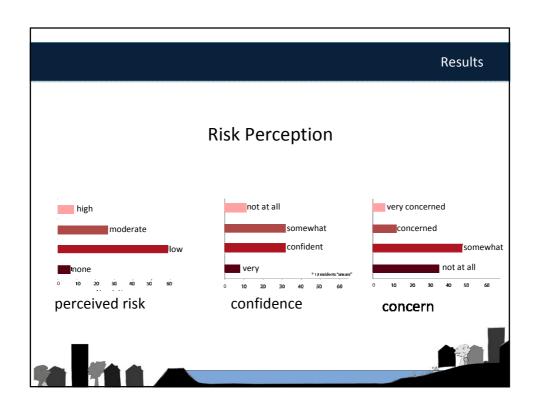
# Spanos Park West New development (2000) 1-4m below Sea-level Protected by recertified "100-year" levee Rapid growth region Bear Creek Levee Bear Creek

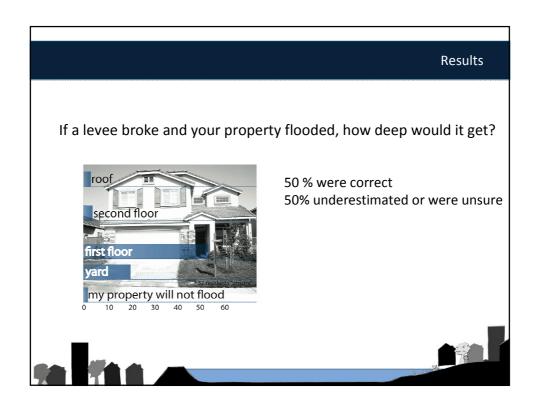




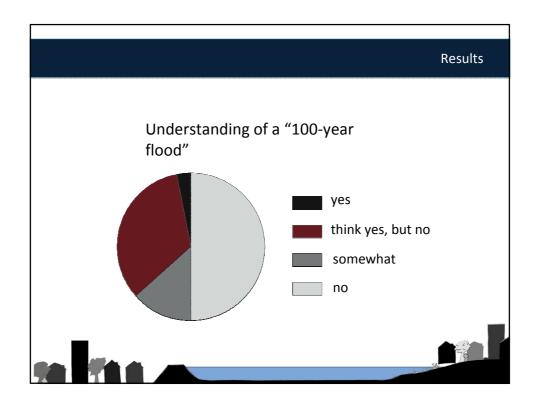


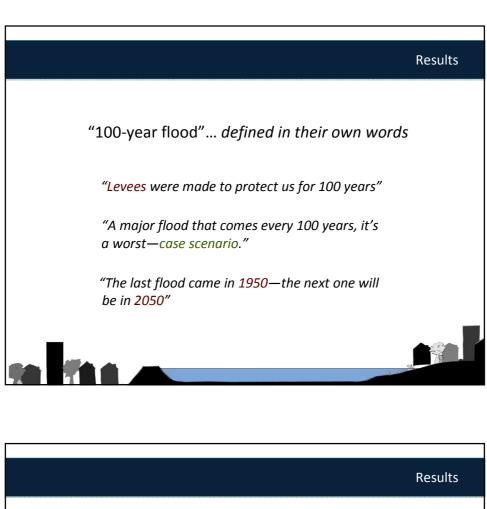




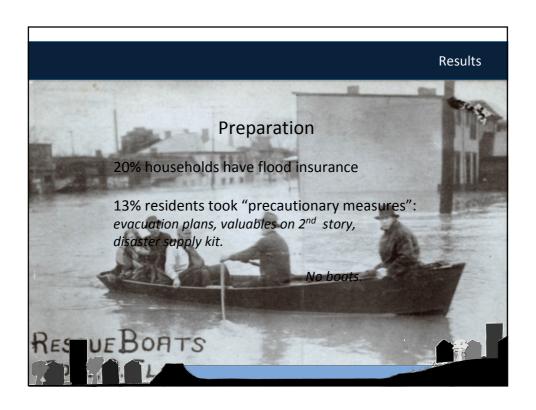








## Access to information 60% have not been informed 60% rarely hear about flooding 30% never hear about flooding 6% spoke with a real estate agent



Results

Level of flood risk awareness was found to be independent of education and income.



Residents are exposed to involuntary risk

Likely that similar flood-prone developments elsewhere also unaware of risk

Lack of awareness exacerbates damage and loss of life



### Policy

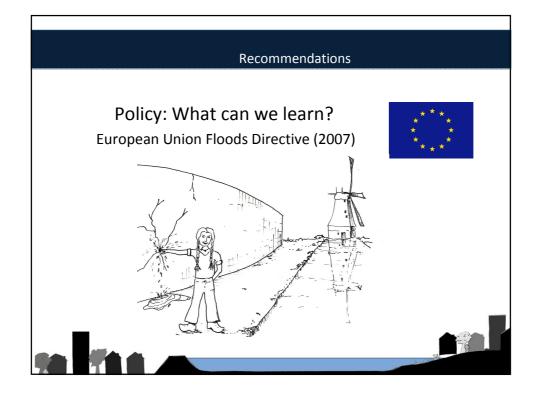
Land behind levees should be treated as "floodplain."

Map residual risk.

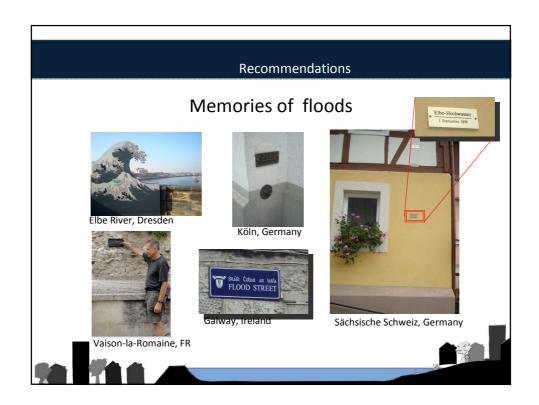
Raise the safety standards in appropriate areas.

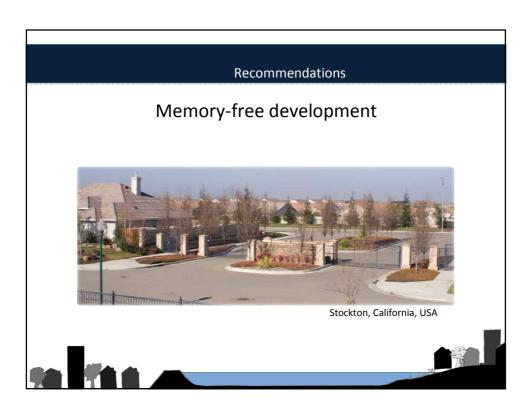
Flood insurance: rates based on actual risk Mandatory insurance behind levees?

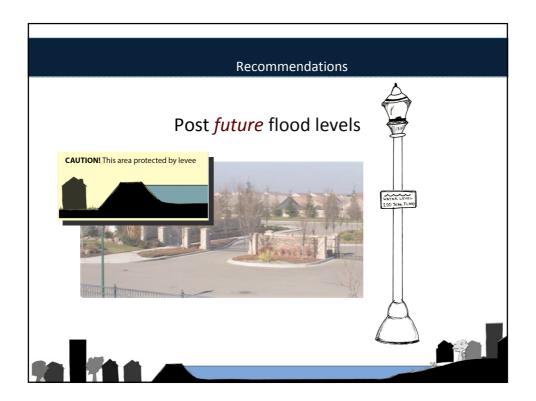


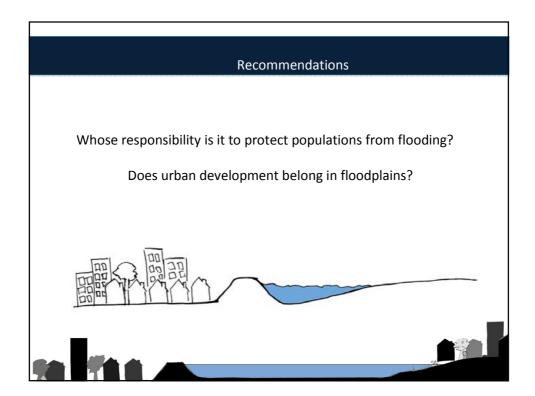












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