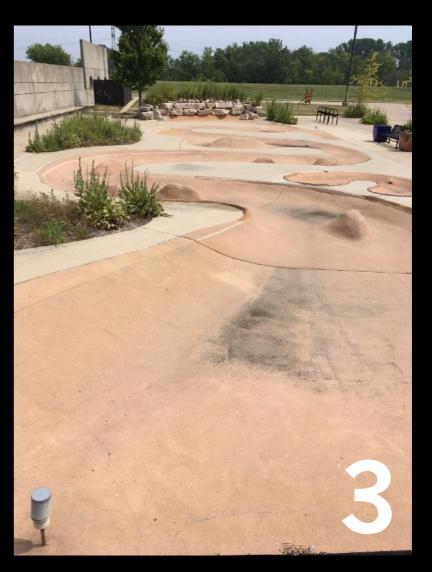
How visualizing flood data teaches us about our past—and our future Cómo visualizar datos de inundación nos enseña sobre nuestro pasado y nuestro futuro

Al Shaw al.shaw@propublica.org

@A_L







Me Yo



1





Al Shaw @A_L · 30 Oct 2012

Manhattan skyline from India St. pier pic.twitter.com/iRd03Dm8

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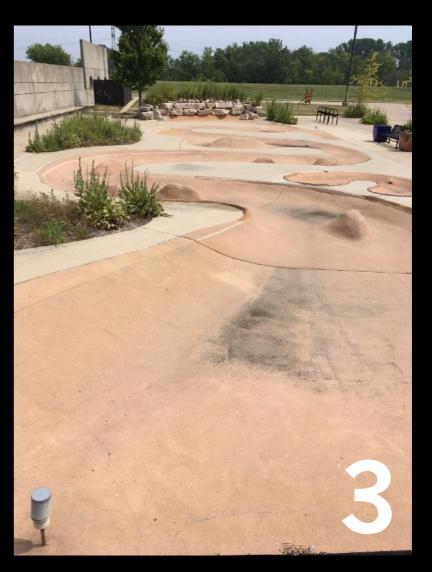












We know less than we think we do.

Sabemos menos de lo que creemos hacer.

We misrepresent the amount of uncertainty in flood data.

Tergiversamos la cantidad de incertidumbre en los datos de inundaciones.

We often don't know if or how the things we've built will make flooding worse.

A menudo no sabemos si o cómo las cosas que hemos construido empeorarán las inundaciones.

Even when we do know how vulnerable we are, we don't do anything about it.

Incluso cuando sabemos cuán vulnerables somos, no hacemos nada al respecto.

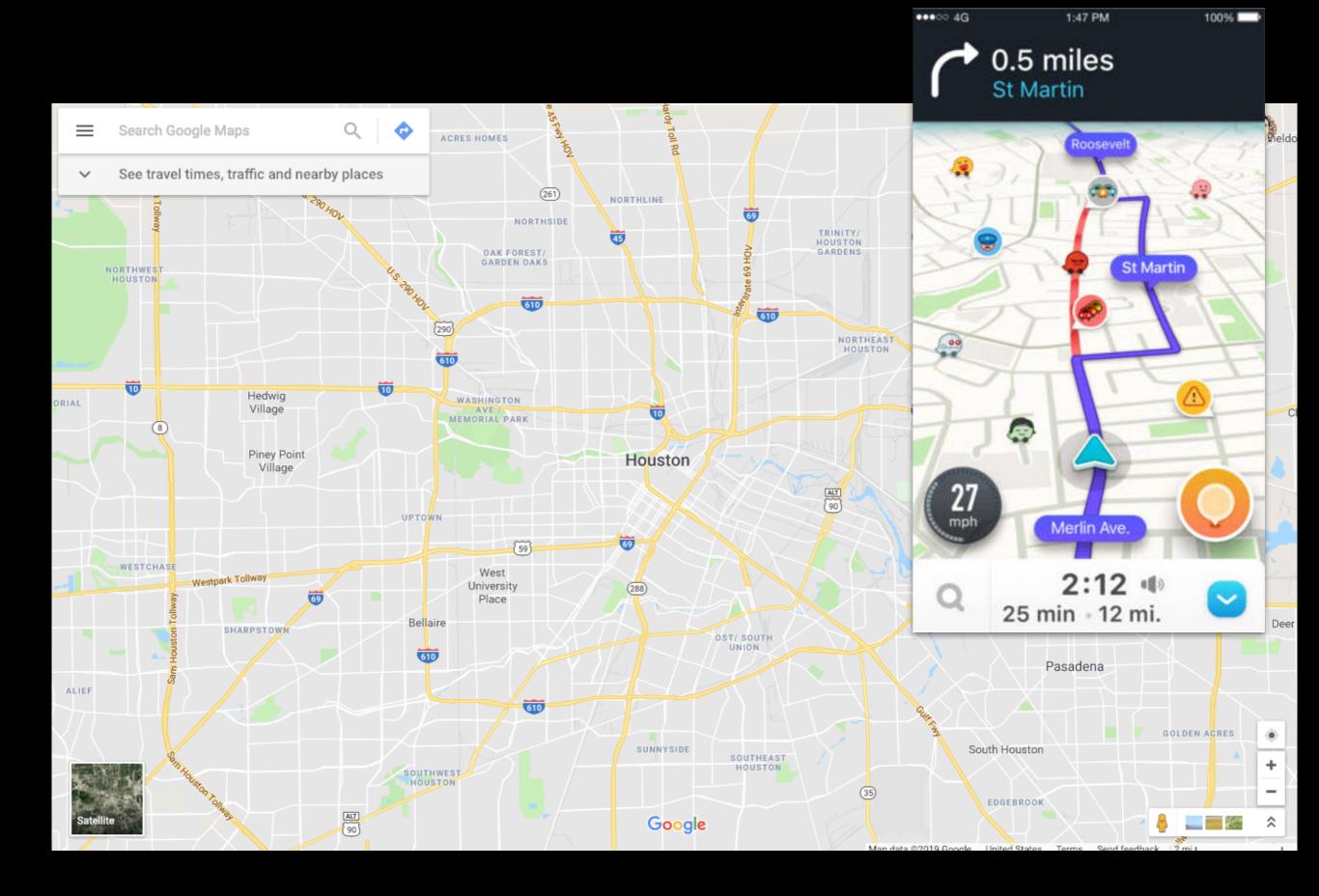
Flood data... Los datos de inundaciones...

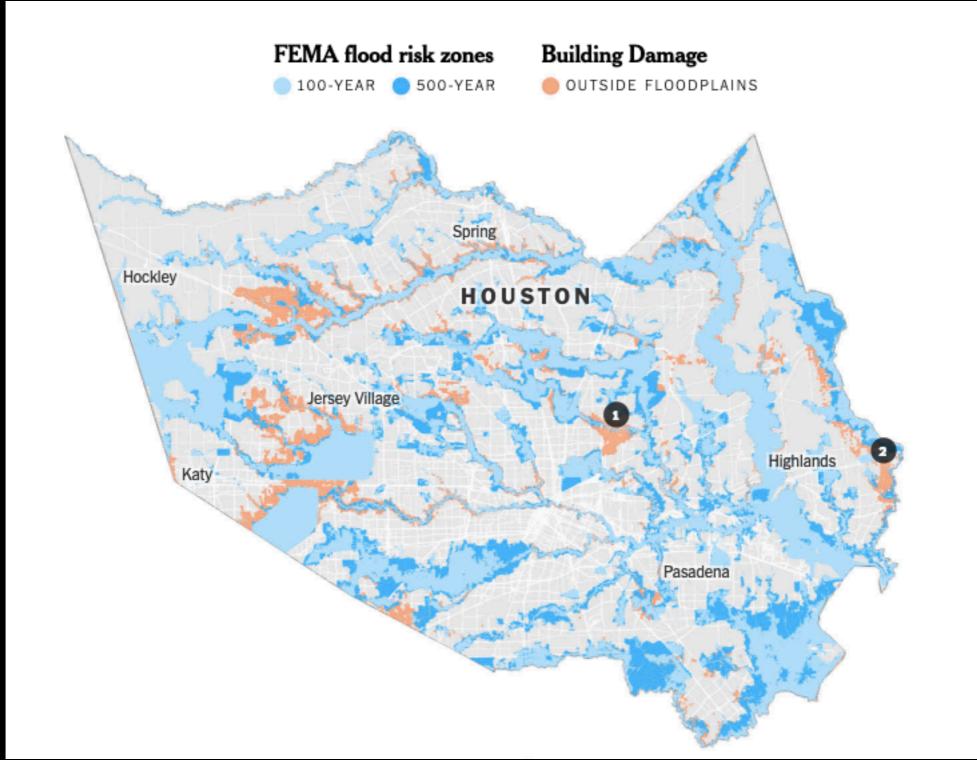
Flood data shows how bad humans are at comprehending probability

Los datos de las inundaciones muestran cuán malos son los humanos al comprender la probabilidad Flood data shows how we've irreparably altered our environment, and how disconnected we are from underlying ecosystems

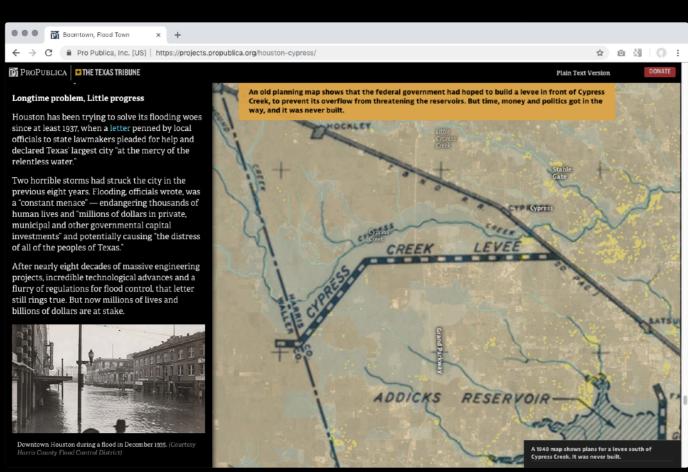
Los datos de inundaciones muestran cómo hemos alterado irreparablemente nuestro entorno y cuán desconectados estamos de los ecosistemas subyacentes Flood data gives us a glimpse into our future, when waters will rise and our rivers and coastlines will look very different than they do today

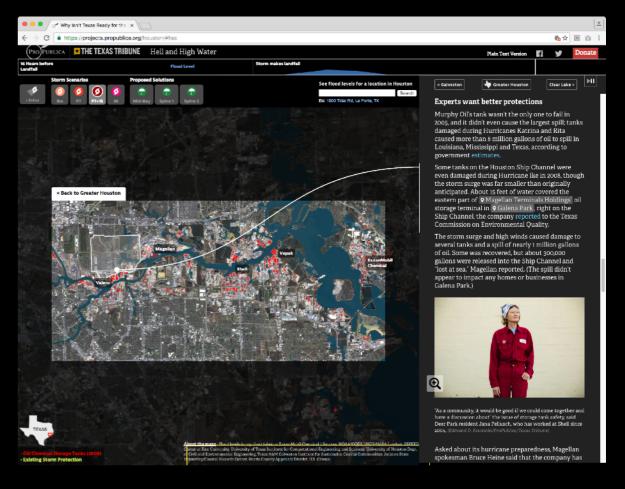
Los datos de las inundaciones nos permiten vislumbrar nuestro futuro, cuando las aguas suben y nuestros ríos y costas se ven muy diferentes a los de hoy.

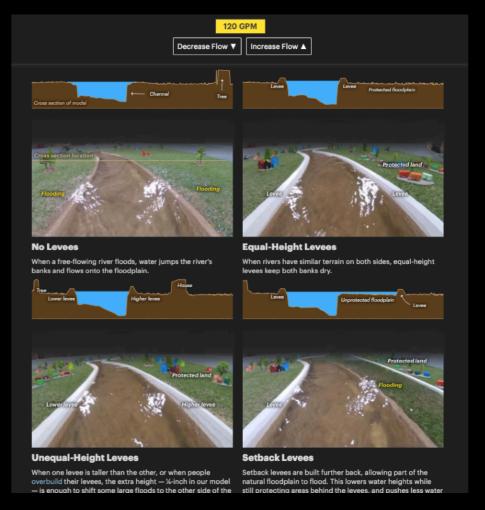






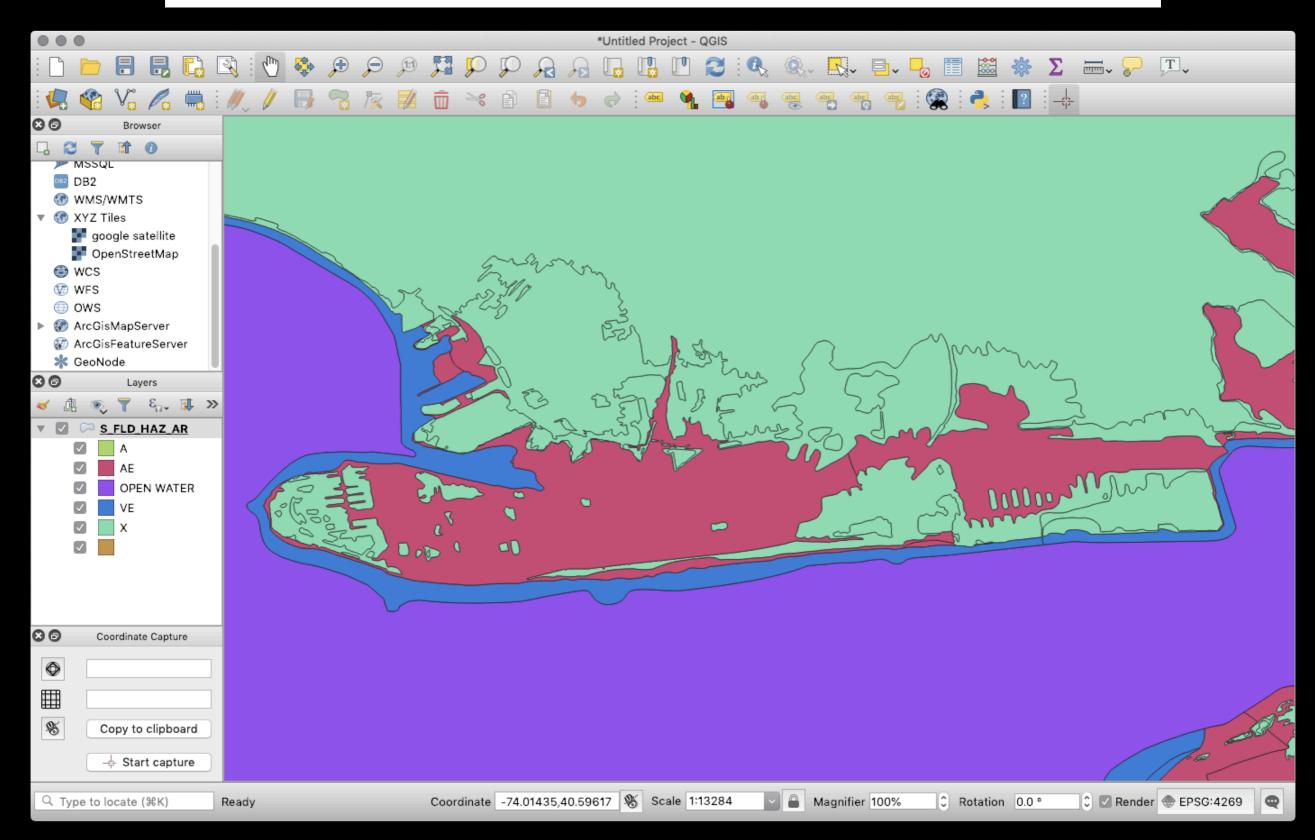


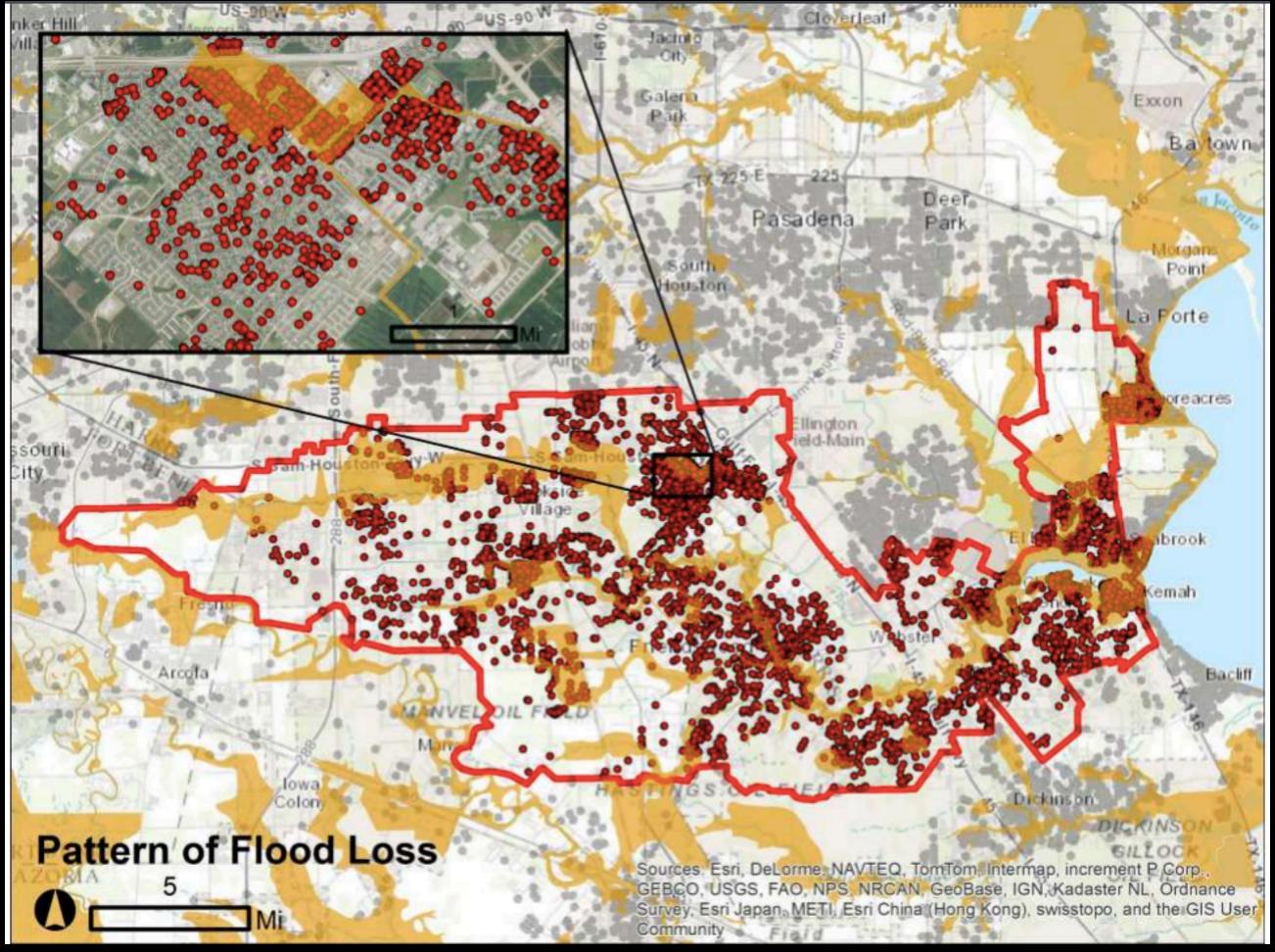


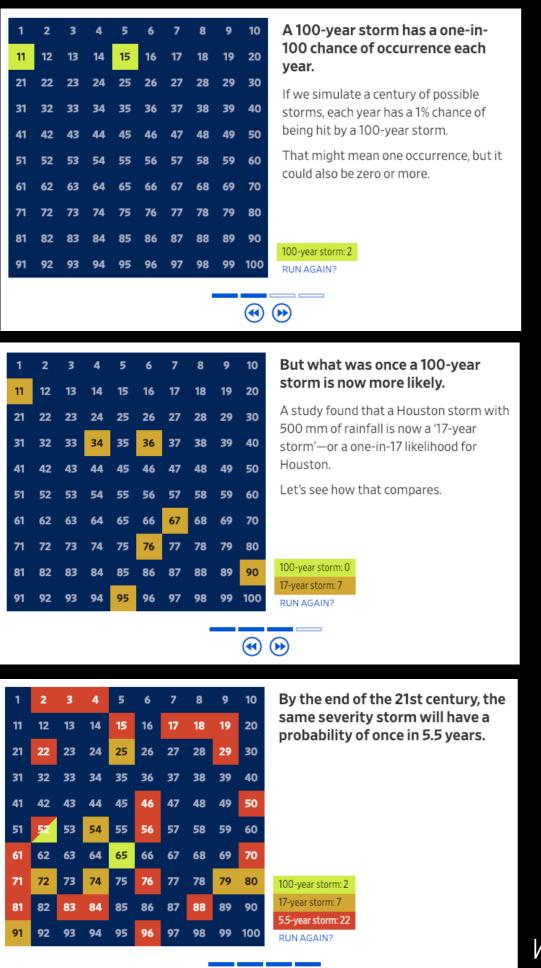




Product ID	Latest Study Effective Date	Latest LOMR Effective Date	Size	Download
NFHL_36_20181130	01/19/2018	02/16/2018	1044MB	₽ DL







(4) (4)

WSJ: Climate Change Is Forcing the Insurance Industry to Recalculate

		Peak Discharges (cubic feet per second)				second)
		Drainage	10-Percent-	2-Percent-	1-Percent-	0.2-Percent-
	Flooding Source and Location	Area	Annual	Annual	Annual	Annual
	Maline Creek (continued)	<u>(sq. mi.)</u>	Chance	Chance	Chance	<u>Chance</u>
	ther					
		4.1	4,900	6,700	7,400	8,300
		2.77	3,365	4,546	5,068	6,300
FLOOD	te	1.9	2,000	3,000	3,500	4,800
INSURANCE	0.30	1.3	1,600 2,400 2,700 3,700			
STUDY		3.98	2,950	4,650	5,450	7,600
	rson	2.38	2,250	3,450	4,000	5,450
		1.39	1,650	2,500	2,850	3,800
VOLUME 1 of 4	oeur	2.54	2,100	3,300	3,850	5,300
ST. LOUIS COUNTY, MISSOURI		2.54	2,100	3,300	3,630	5,500
AND INCORPORATED AREAS		1.55	1,600	2,450	2,850	3,900
	1,700 feet US of Conway Road	0.78	1,050	1,600	1,800	2,400
	Mattese Creek					
	New Baumgartner Road	9.65	4,950	8,100	9,700	14,000
	Burlington Northern Railroad	8.39	4,550	7,450	8,900	12,500
	Lemay Ferry Road	6.05	3,770	6,100	7,200	10,000
	500 feet US of Lemay Ferry Road	3.89	2,900	4,600	5,400	7,600
	425 feet DS of Du Bourg Lane	2.28	2,150	3,300	3,850	5,200
	Tesson Ferry Road	1.86	1,900	2,900	3,400	4,600
	Mehlville Creek					
	Confluence with Gravois Creek	1.51	1,750	2,600	3,000	3,950
	Meramec River					
	At mouth	3,981	78,100	120,000	139,000	197,000
	At State Highway 141	3,807	78,100	120,000	139,000	186,000
	Confluence of Big River	2,816	61,000	109,000	133,000	186,000

FEMA



The estimated AEP corresponding to the December 2015 flood at the Meramec River near Eureka, Missouri, is 1.1 percent (recurrence interval of 91 years). A 66.7-percent confidence interval for the true annual exceedance probability of the flood extends from 0.7 (recurrence interval of 143 years) to 3.2 percent (recurrence interval of 31 years). The observed peak streamflow of 162,000 ft³/s falls within the estimated 2-percent annual exceedance flow of 140,000 ft³/s and the estimated 1-percent annual exceedance flow of 165,000 ft³/s based on 99 years of peak record used in the analysis.

(100-year recurrence)						
	95-percent confidence limits					
Estimate	Lower	Unner				
Estimate	LUWEI	Upper				
165,000	137,000	198,000				

USGS

Flood Map Modernization Mid-Course Adjustment

March 30, 2006



At the end of the 5-year period of FEMA's Map Modernization initiative, with the course adjustment described above, the Nation can expect digital flood maps to cover 92 percent of the population of the United States and 65 percent of its land area. Overall, 75 percent of the mapped stream miles will meet the 2005 Floodplain Boundary Standard, meaning that the floodplain boundary on the maps is drawn using the best available topographic data. This covers 80 percent of the population. Of the stream miles mapped, 30 percent will be based on new, updated, or validated engineering analysis, covering 40 percent of the population.

FEMA will accomplish these final outcomes of the Map Modernization initiative provided that funding levels are maintained through FY 2008. No additional funding or schedule adjustments are required to meet FEMA's new targets as outlined in this report.

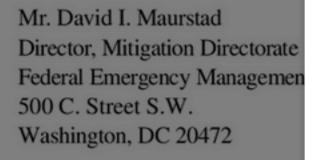
2005 Letter from NYS Flood Chief to FEMA

New York State Department of Environmental Conservation Division of Water

Bureau of Program Resources & Flood Protection, 4th Floor 625 Broadway, Albany, New York 12233-3507

Phone: (518) 402-8151 • FAX: (518) 402-9029

Website: www.dec.state.ny.us



Dear Mr. Maurstad:

Until recently, FEMA Region II supported our point of view. However, they have received their marching orders. This month, we were told in no uncertain terms that the task at hand is to produce digital flood maps nation-wide. This means that in much of New York, and I imagine in most of the rest of the nation, there will be sufficient funding to do little more than digitize existing maps with perhaps better quality approximate studies. This is insufficient and will result in poor quality, but really good looking maps that fail to provide the data needed to adequately manage development in floodplains. Many errors on existing maps will continue to appear on the new maps. Funds will not be available to connect disconnected studies at community boundaries, to correct inaccurate hydrology, or to update out of date hydraulic studies where needed. Out of date studies will continue to appear on newly issued maps. This will lead to higher than necessary flood damages and more expenses placed on individuals and on FEMA for LOMAs and LOMRs. It will also create public and political opposition to the Map Modernization Program.

Erin M. Crotty

Thank you for the opportunity to https://www.propublica.org/documents/item/808733-2005-(MHIP), which establishes the outside in the control of the contro FEMA's first state-wide Cooperating Technical Partners (CTP), we are strongly committed to supporting and undertaking the most advanced flood mapping in history. We have enjoyed a long and fruitful relationship with FEMA in the grees of floodplain management and man modernization, and look



CITY OF
NEW YORK,
NEW YORK
BRONX COUNTY,
RICHMOND COUNTY
NEW YORK COUNTY,
QUEENS COUNTY,
KINGS COUNTY



REVISED:

SEPTEMBER 5, 2007



Federal Emergency Management Agency

FLOOD INSURANCE STUDY NUMBER 360497V000A

Queens

54%

Of Sandy flood area predicted by flood maps

Kings

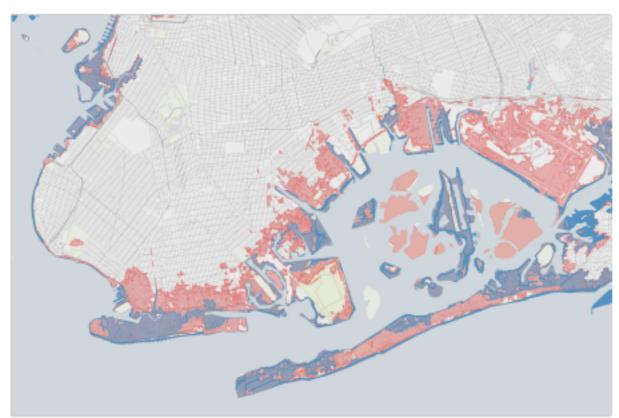
47%

Of Sandy flood area predicted by flood maps New York City's flood insurance maps, released by FEMA in 2007, are based on older technology and an older stormsurge model. ...

Nassau

89%

Of Sandy flood area predicted by flood maps ... Nassau County got new flood maps in 2009, using lidar data and a new storm surge analysis. These maps were better at predicting the area Sandy flooded than the New York City maps.



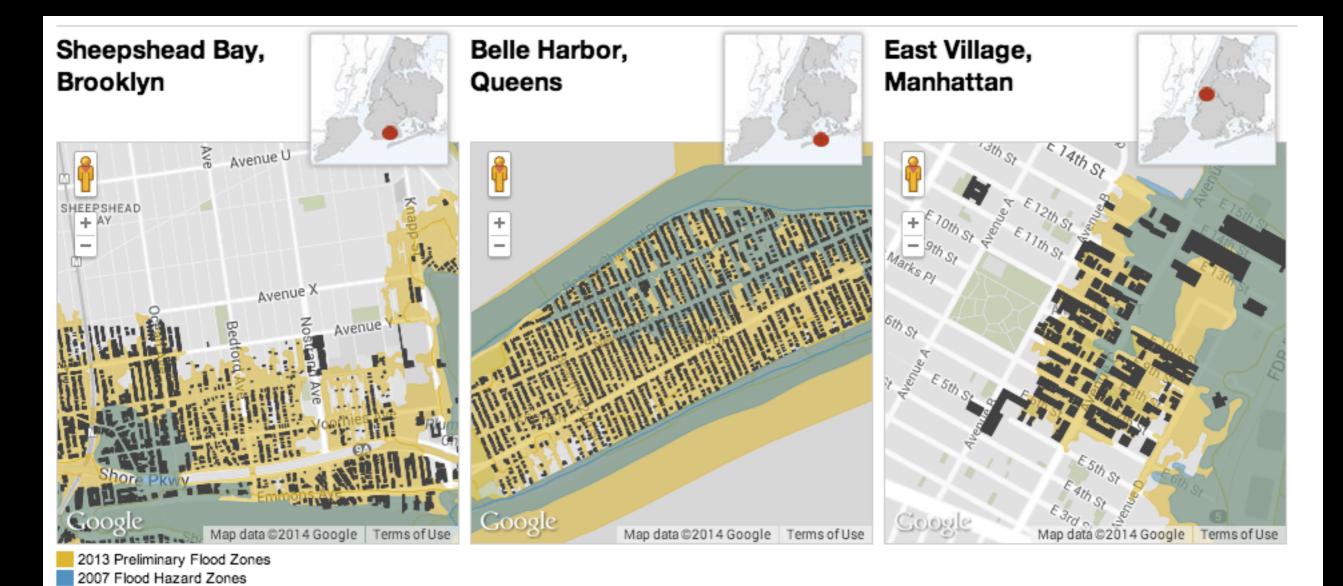


Sandy Flood Area

Existing Flood Hazard Zones

Source: FEMA





Buildings damaged in Superstorm Sandy

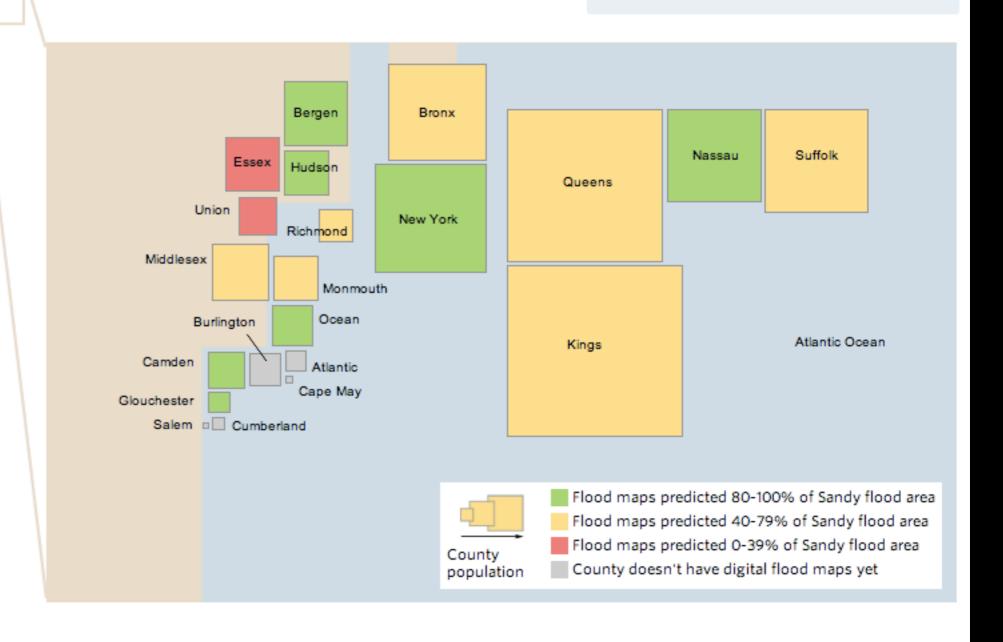
Source: FEMA

- 98 Gloucester, N.J.
- 98 Camden, N.J.
- 92 Ocean, N.J.
- 89 Nassau, N.Y.
- 83 Bergen, N.J.
- 80 Hudson, N.J.
- 80 New York, N.Y.
- 79 Middlesex, N.J.
- 76 Monmouth, N.J.
- 75 Suffolk, N.Y.
- 72 Bronx, N.Y.
- 67 Richmond, N.Y.
- 54 Queens, N.Y.
- 47 Kings, N.Y.
- 37 Essex, N.J.
- 33 Union, N.J.
- N/A Atlantic, N.J.
- N/A Salem, N.J.
- N/A Burlington, N.J.
- N/A Cape May, N.J.
- N/A Cumberland, N.J.

New York and New Jersey Coastline

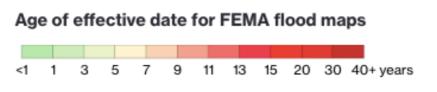
Click a county to compare predicted flood risk to Sandy's real flood extent. Bigger boxes are more populous counties. Search for an address or ZIP code in New York City, Long Island or New Jersey

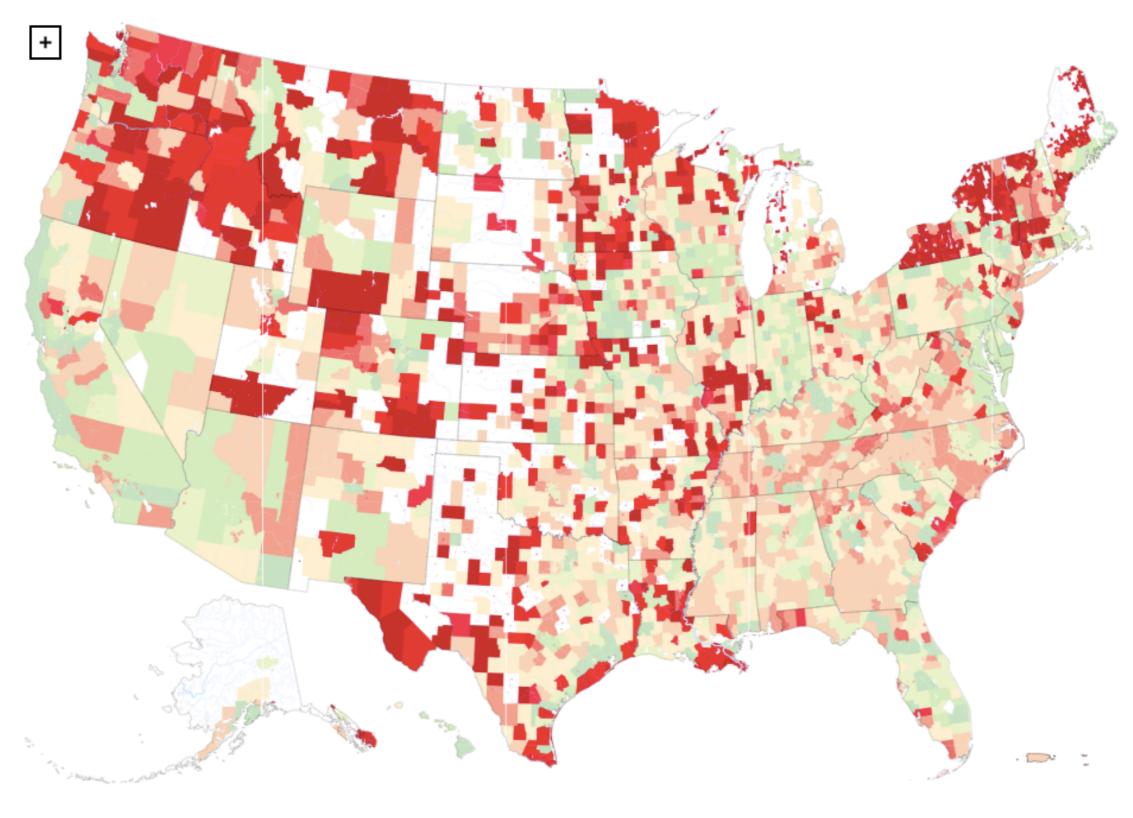
GO



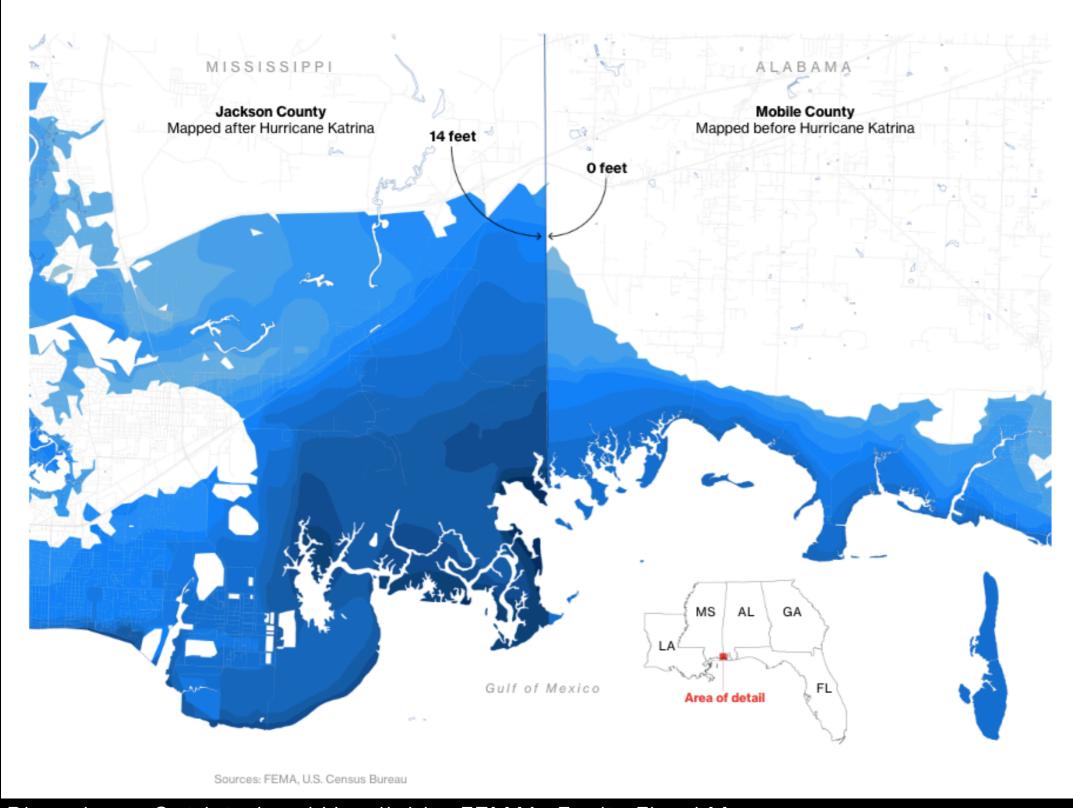


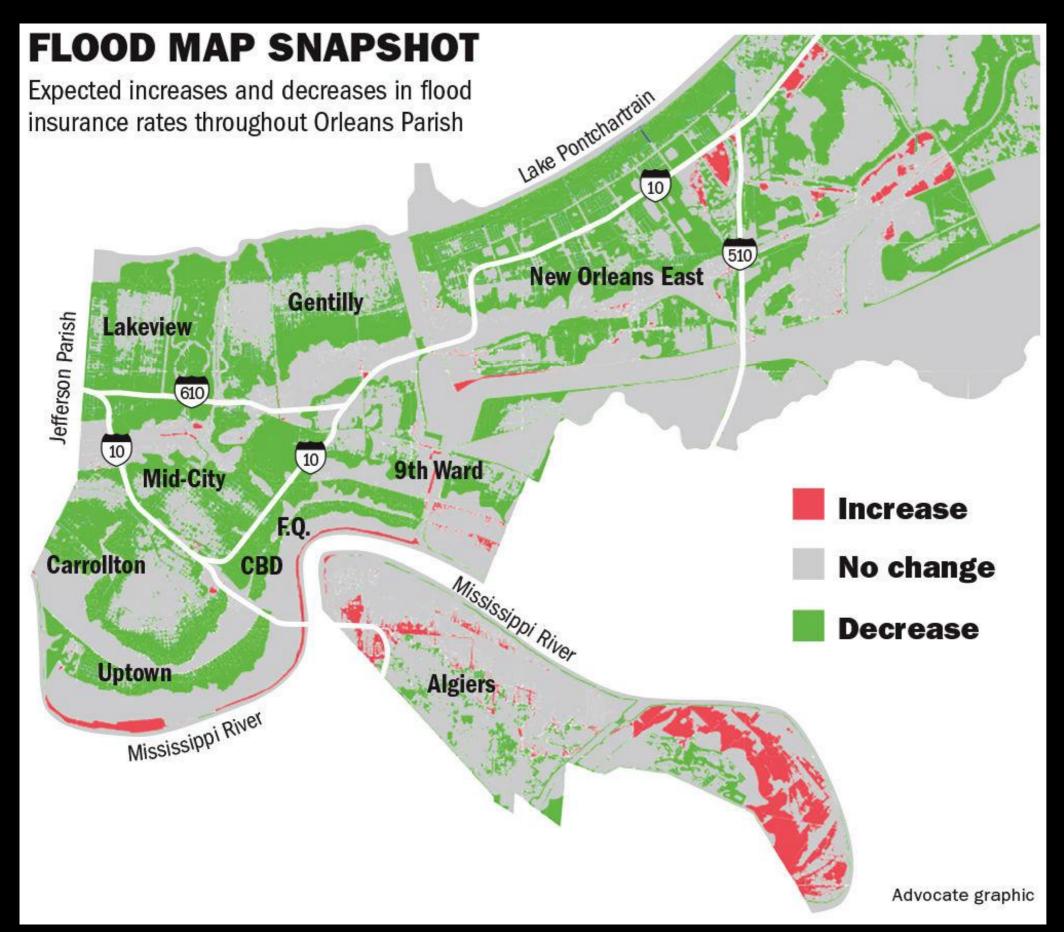


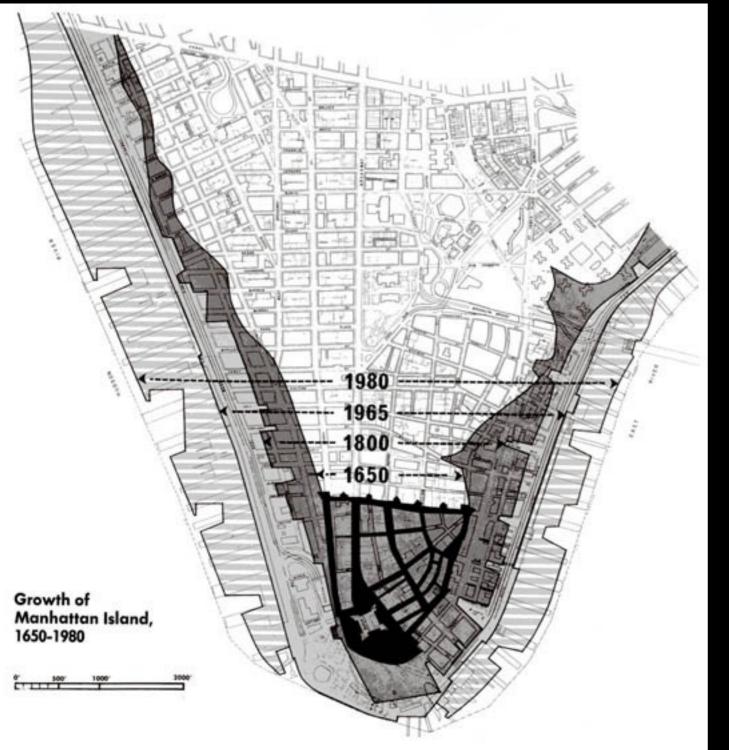


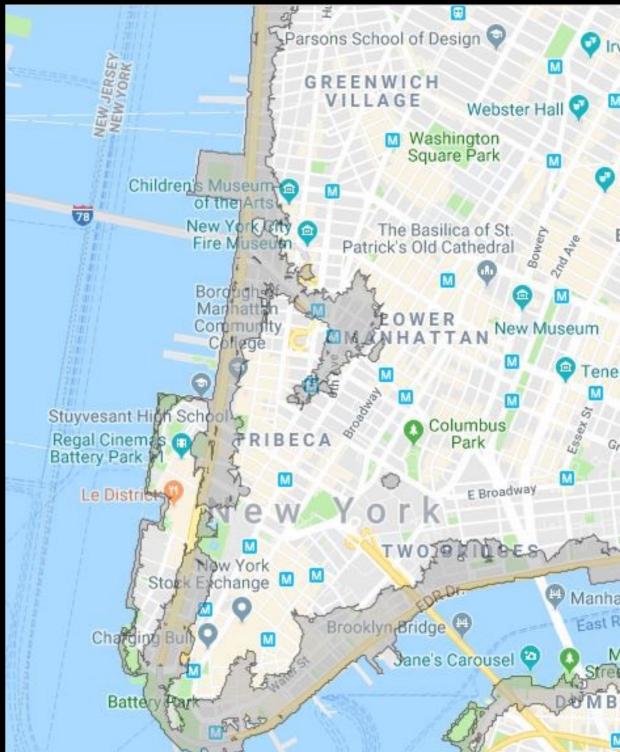


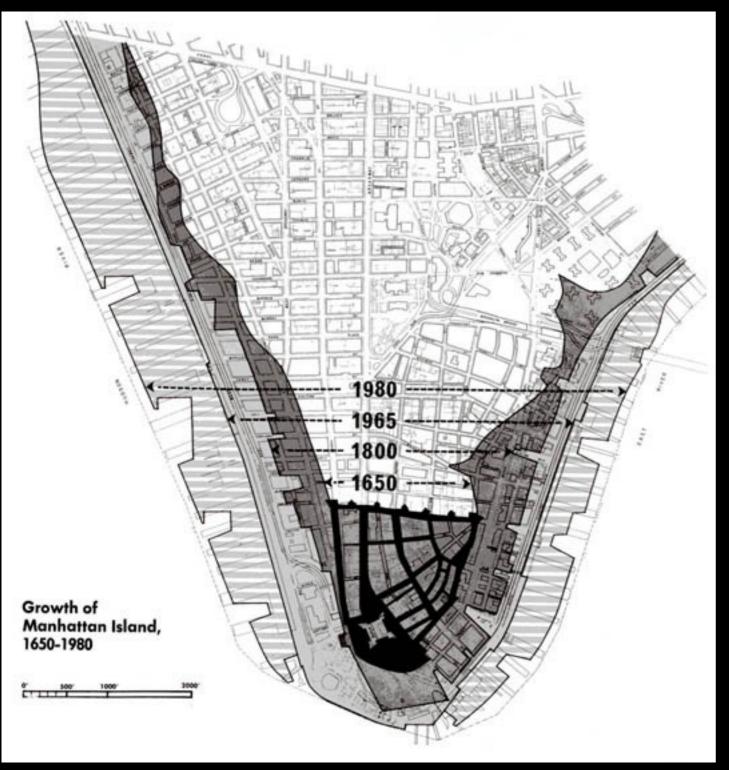
Same coastline, different flood levels across a state border Base flood elevations—the likely maximum flood height during a "high-hazard" flood—in Alabama and Mississippi













NOAA

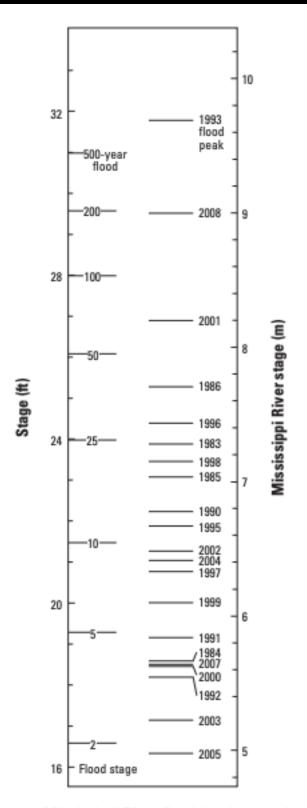


Figure 1. Mississippi River flood levels recorded at Hannibal over the last 25 years [right (NWS 2008; USACE 2008b)] compared with the theoretical stages for 2-year to 500-year floods [left (USACE 2004, 2008a)].

Nat Hazards (2015) 77:1183-1203 DOI 10.1007/s11069-015-1652-7

ORIGINAL PAPER

Vulnerability of an industrial corridor in Texas to storm surge

Daniel W. Burleson · Hanadi S. Rifai · Jennifer K. Proft · Clint N. Dawson · Philip B. Bedient

Hindcast and validation of Hurricane Ike (2008) waves, forerunner, and storm surge

M. E. Hope, J. J. Westerink, A. B. Kennedy, P. C. Kerr, J. C. Dietrich, C. Dawson, C. J. Bender, M. Smith, R. E. Jensen, M. Zijlema, L. H. Holthuijsen, R. A. Luettich Jr., M. D. Powell, V. J. Cardone, A. T. Cox, H. Pourtaheri, H. J. Roberts, H. Atkinson, S. Tanaka, H. J. Westerink, and L. G. Westerink

Risk Analysis

DOI: 10.1111/j.1539-6924.2012.01840.x

Perspective

Examining the 100-Year Floodplain as a Metric of Risk, Loss, and Household Adjustment

Wesley E. Highfield,* Sarah A. Norman, and Samuel D. Brody

Delineating the Reality of Flood Risk and Loss in Southeast Texas

Samuel D. Brody¹; Russell Blessing²; Antonia Sebastian, M.ASCE³; and Philip Bedient, F.ASCE⁴

Urban Studies at 50

Urban Studies 50(4) 789–806, March 2013

Examining the Impacts of Development Patterns on Flooding on the Gulf of Mexico Coast

Samuel Brody, Heeju Kim and Joshua Gunn

[Paper first received, November 2011; in final form, April 2012]

Structural Integrity of Storage Tanks

Jamie E. Padgett, Ph.D. Assistant Professor

Hurricane Katrina and Rita







RICE UNIVERSITY

0/1/2013

Coastal Engineering 88 (2014) 171-181



Contents lists available at ScienceDirect

Coastal Engineering





Characterizing hurricane storm surge behavior in Galveston Bay using the SWAN + ADCIRC model



Antonia Sebastian a.*, Jennifer Proft b, J. Casey Dietrich d, Wei Du b, Philip B. Bedient a, Clint N. Dawson b.c

- a Department of Civil and Environmental Engineering, Rice University, Houston, TX, United States

- Institute for Computational Engineering Sciences, The University of Texas, Austin, TX, United States
 Department of Aerospace Engineering and Engineering Mechanics, The University of Texas, Austin, TX, United States
 Department of Civil, Construction, and Environmental Engineering, North Carolina State University, Raleigh, NC, United States

ARTICLE INFO

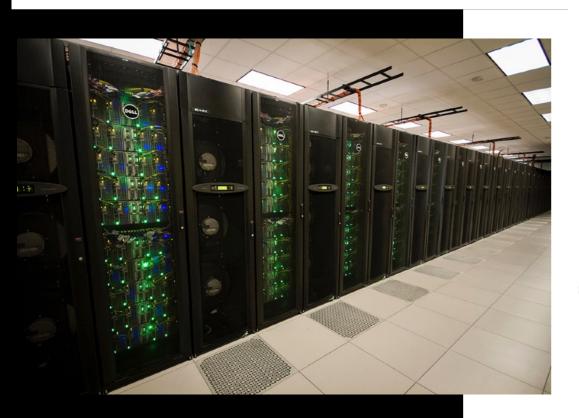
Article history: Received 4 April 2013 Received in revised form 10 March 2014 Accepted 12 March 2014

Keywords: SWAN ADCIRC Hurricane Storm surge Hydrograph

ABSTRACT

The SWAN + ADCIRC shallow-water circulation model, validated for Hurricane Ike (2008), was used to develop five synthetic storm surge scenarios for the upper Texas coast in which wind speed was increased and landfall location was shifted 40 km westward. The Hurricane Ike simulation and the synthetic storms were used to study the maximum water elevations in Galveston Bay, as well as the timing and behavior of surge relative to the hurricane track. Sixteen locations indicative of surge behavior in and around Galveston Bay were chosen to for analysis in this paper. Results show that water surface elevations present in Galveston Bay are dominated by the counterclockwise hurricane winds and that increasing wind speeds by 15% results in approximately 23% (+/-3%) higher surge. Furthermore, shifting the storm westward causes higher levels of surge in the more populated areas due to more intense, higher shore-normal winds. This research helps to highlight the vulnerability of the upper Texas Gulf Coast to hurricane storm surge and lends insight to storm surge and flood mitigation studies in the Houston-Galveston region.

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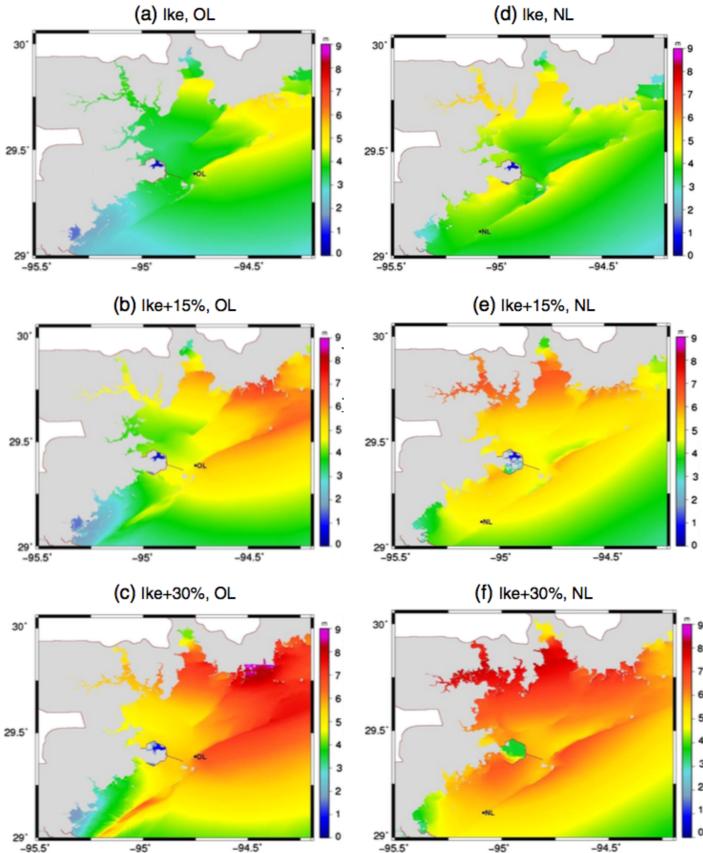
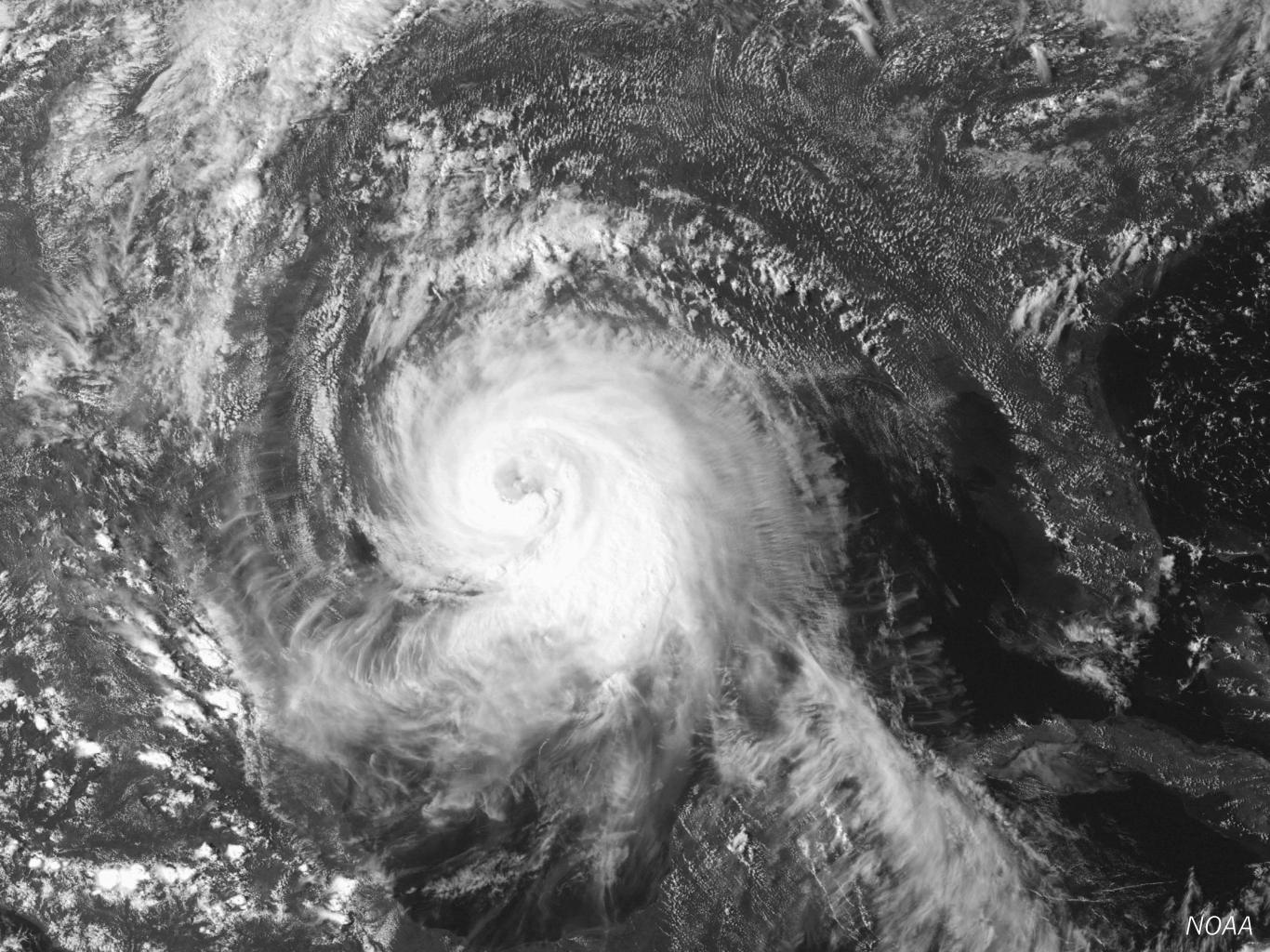


Fig. 9. Maximum water surface elevations from ADCIRC + SWAN for the Hurricane lke original, +15%, and +30% wind scenarios at the original landfall (OL) and new landfall (NL) locations. a. Ike, OL. b. Ike + 15%, OL. c. Ike + 30%, OL. d. Ike, NL. e. Ike + 15% NL. f. Ike + 30%, NL.



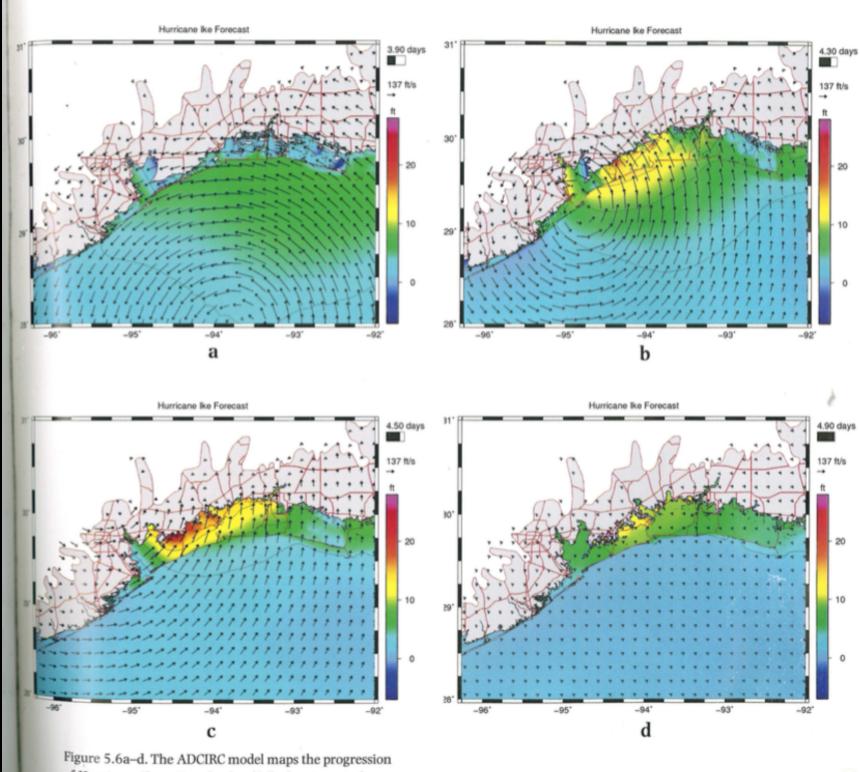


Figure 5.6a–d. The ADCIRC model maps the progression of Hurricane Ike as it makes landfall, showing wind vectors and inundation levels along the Texas coast.

196 Nat Hazards (2015) 77:1183–1203

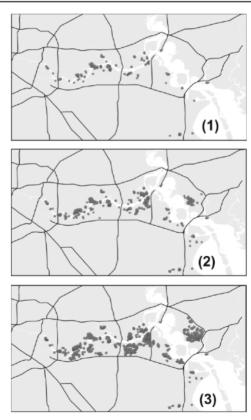


Fig. 7 Inundated tanks for the modeled scenarios. The dots represent tanks that would be inundated based on their elevation and storm surge level—Hurricane Ike (panel 1), Hurricane Ike at point 7 (panel 2), and Hurricane Ike at point 7 with 30 % increase in wind speed (panel 3)

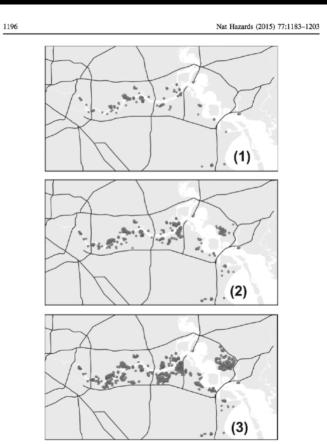


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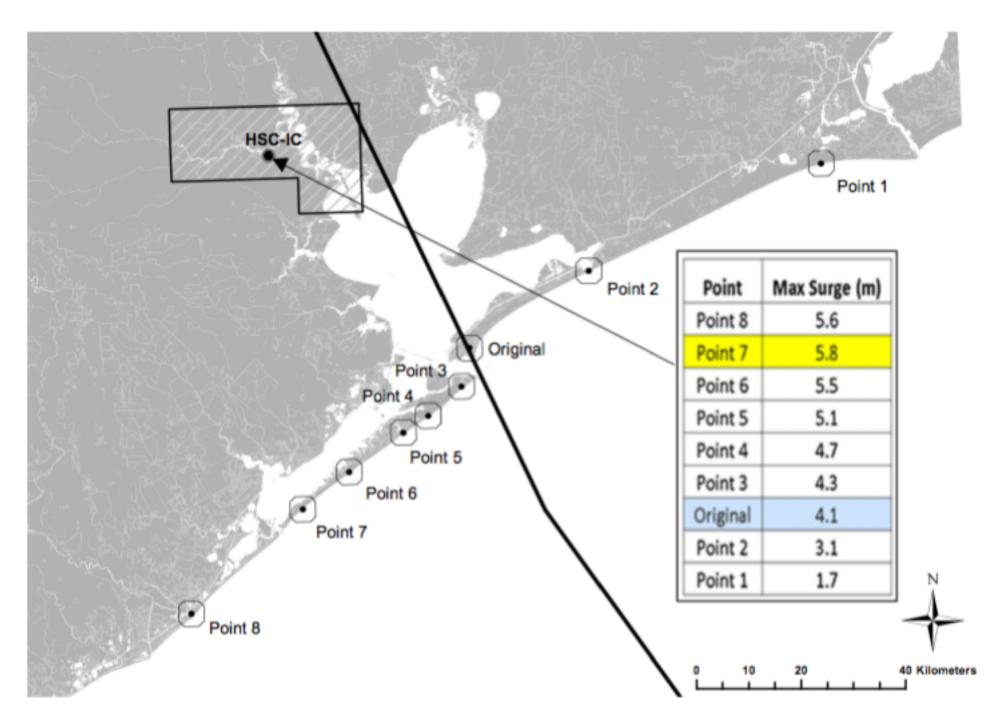


Fig. 3 Landfall locations for SWAN + ADCIRC modeling of Hurricane Ike. The *solid black line* represents the original track of Hurricane Ike. The *table* shows the change in storm surge for the simulated landfall locations of Hurricane Ike at the indicated point in the HSC-IC

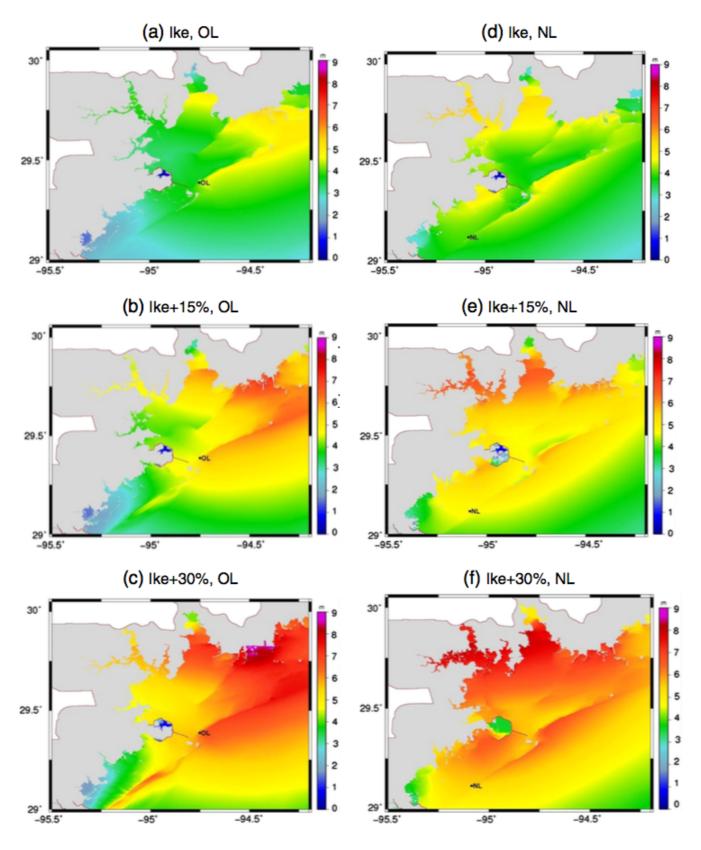
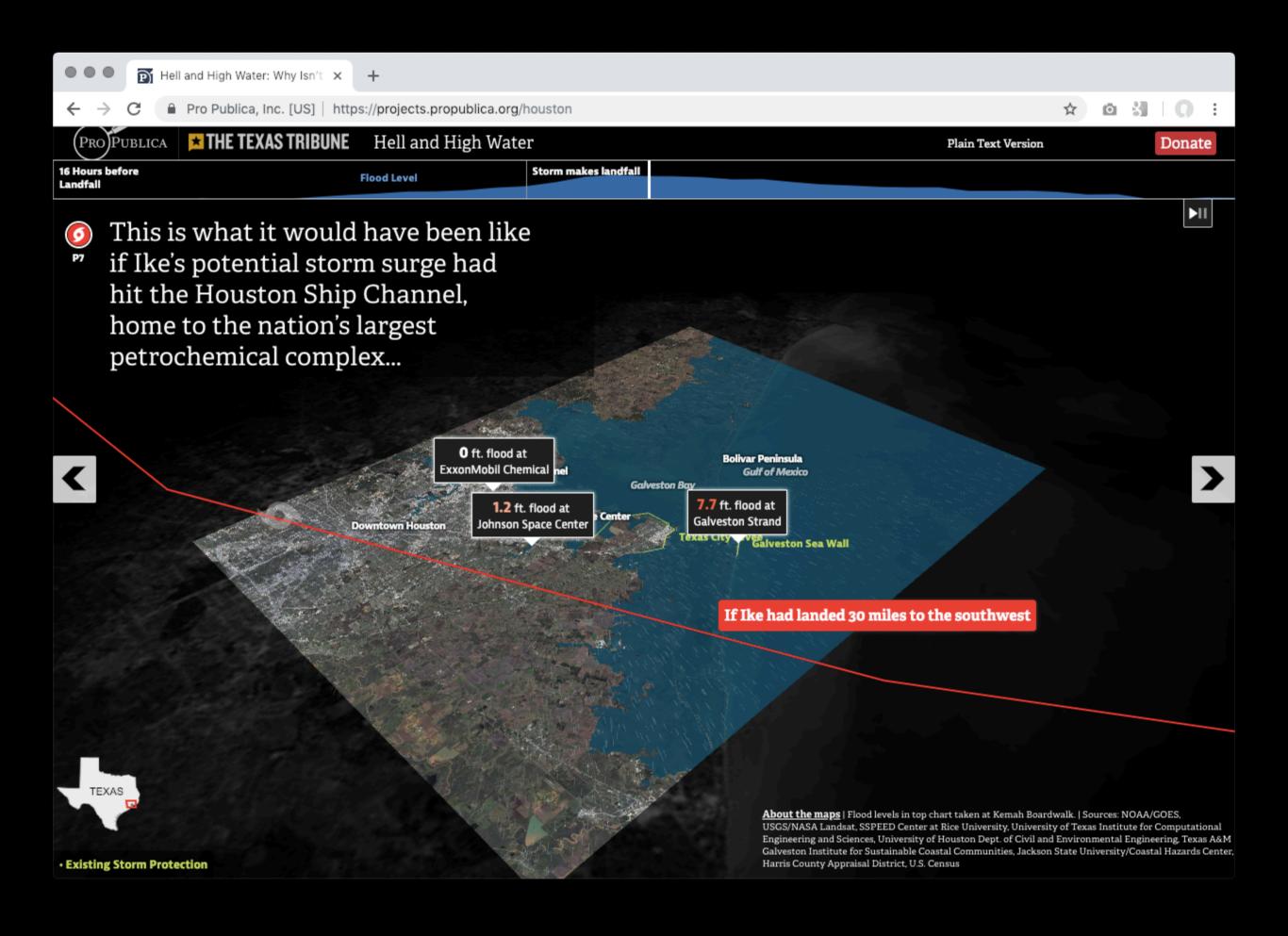
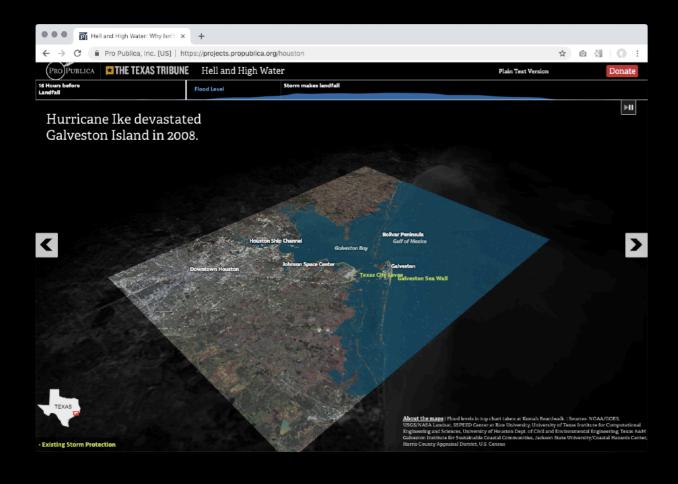
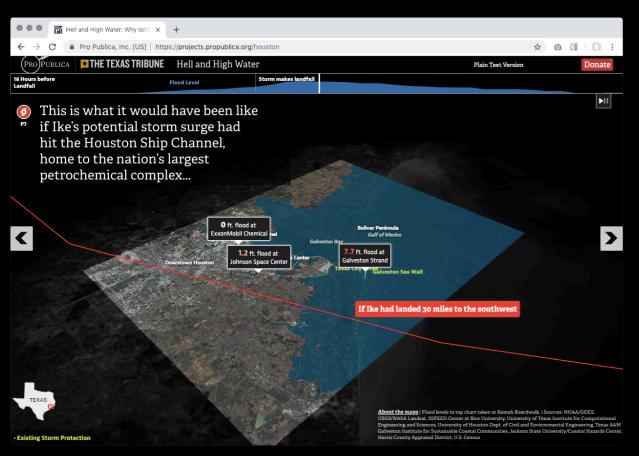
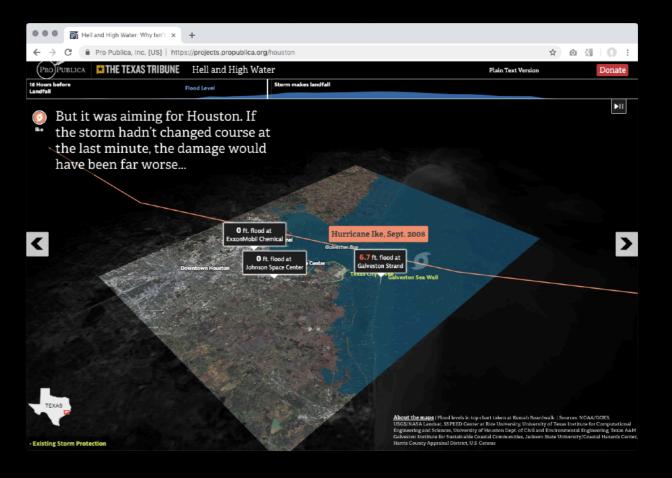


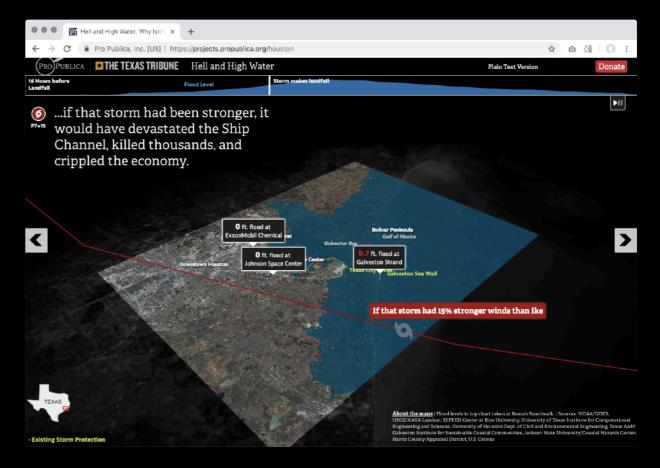
Fig. 9. Maximum water surface elevations from ADCIRC + SWAN for the Hurricane lke original, +15%, and +30% wind scenarios at the original landfall (OL) and new landfall (NL) locations. a. Ike, OL b. Ike +15%, OL, c. Ike +30%, OL, d. Ike, NL, e. Ike +30%, NL, f. Ike +30%, NL, e. Ike +30%, Ike +30%











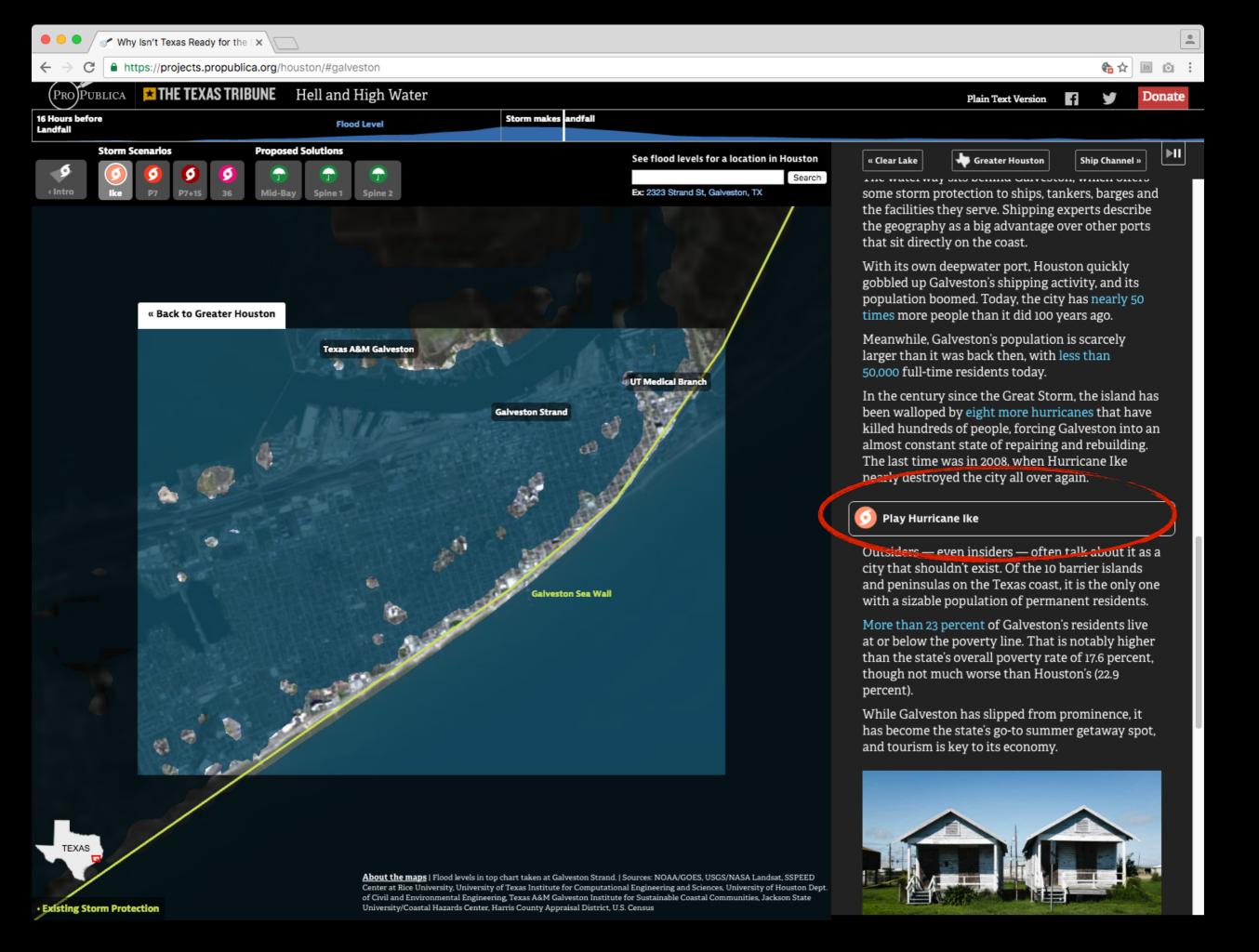
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16 Hours before Landfall	Flood Level	Storm makes landf

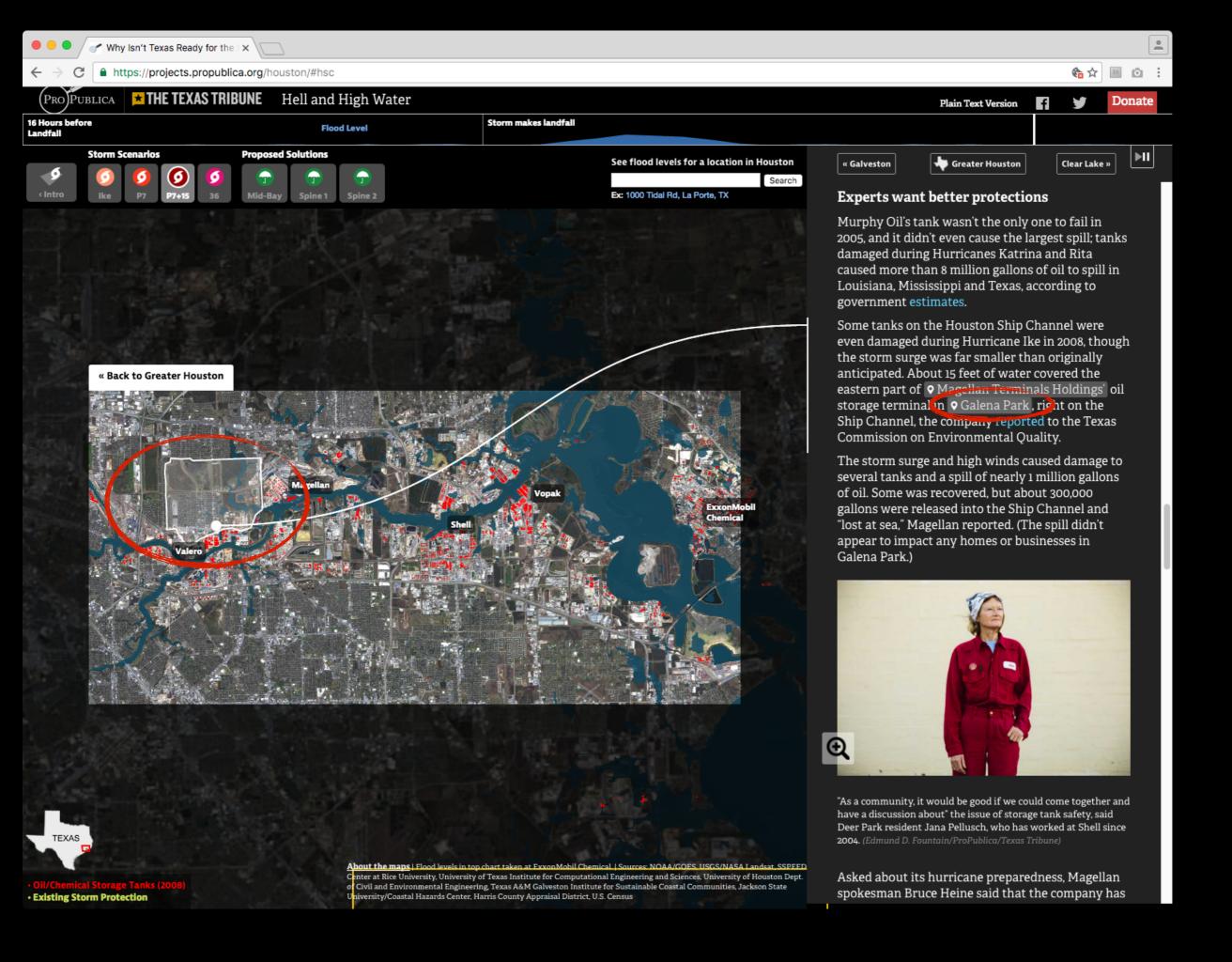
16 Hours before Flood Level (Without Solution)

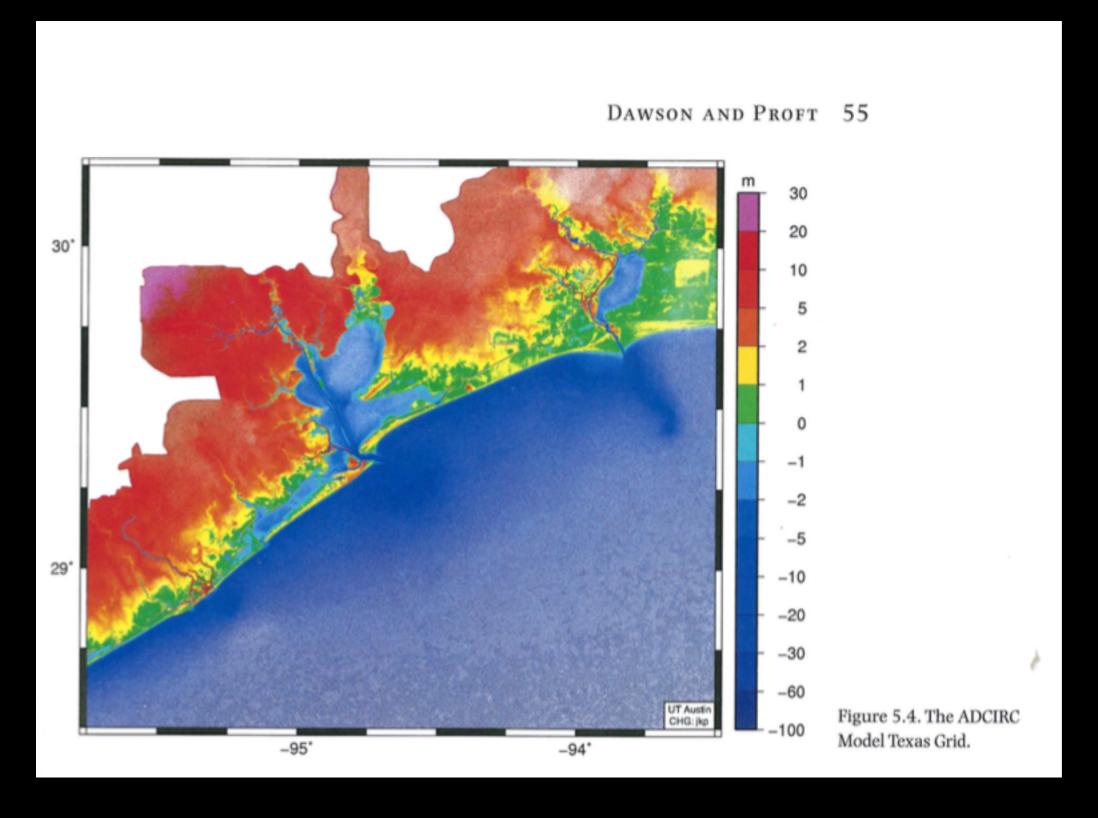
Storm makes landfall







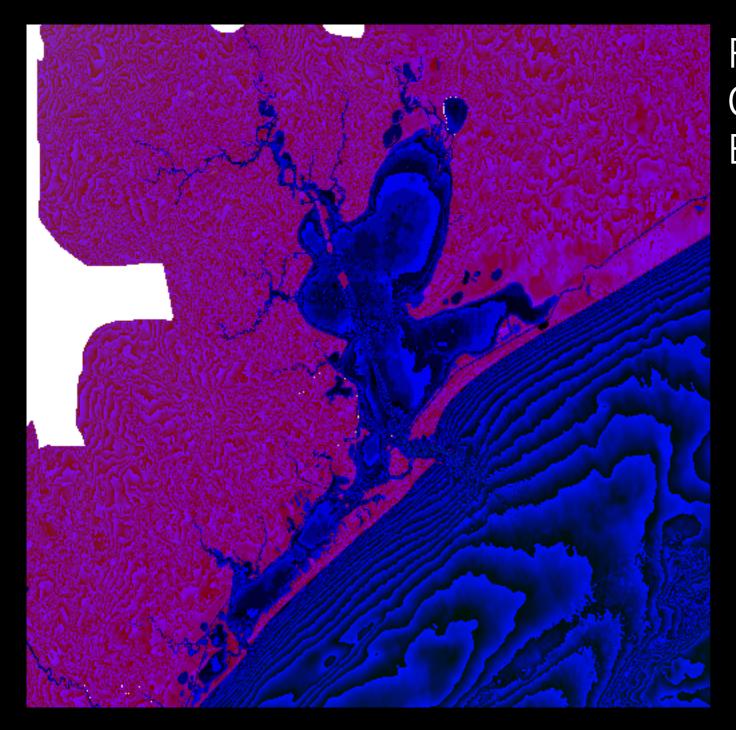




3.6 million points 20 sq. meter resolution near shore

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                             29.8445710000
            -95.2344780000
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                                             -12.8539980000
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              -9.9999000000E+004
         8
              -9.9999000000E+004
         9
        10
              -9.9999000000E+004
        11
              -9.9999000000E+004
```



R = above/below sea level flag

G = depth (before decimal)

B = depth (after decimal)

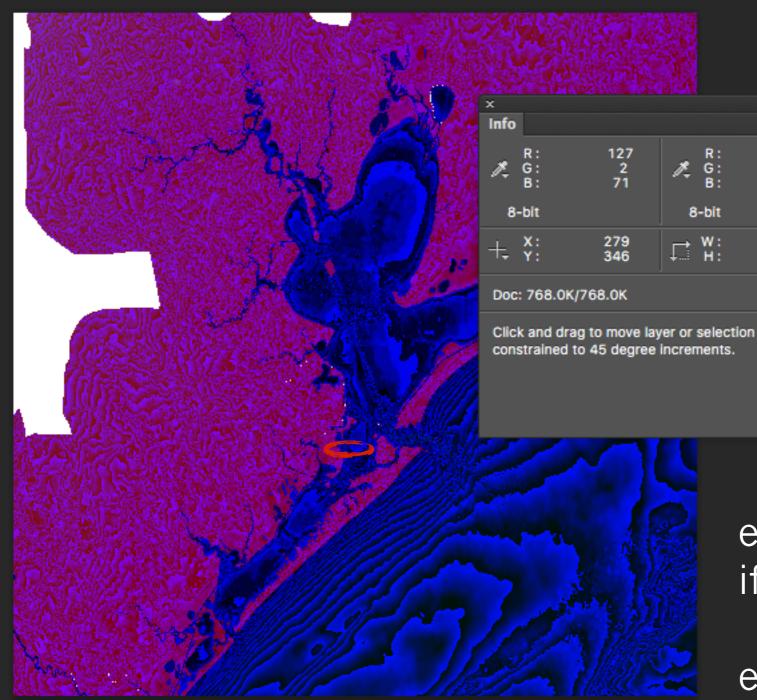


R = Wind X

A = Wind Y

G = Depth (before decimal)

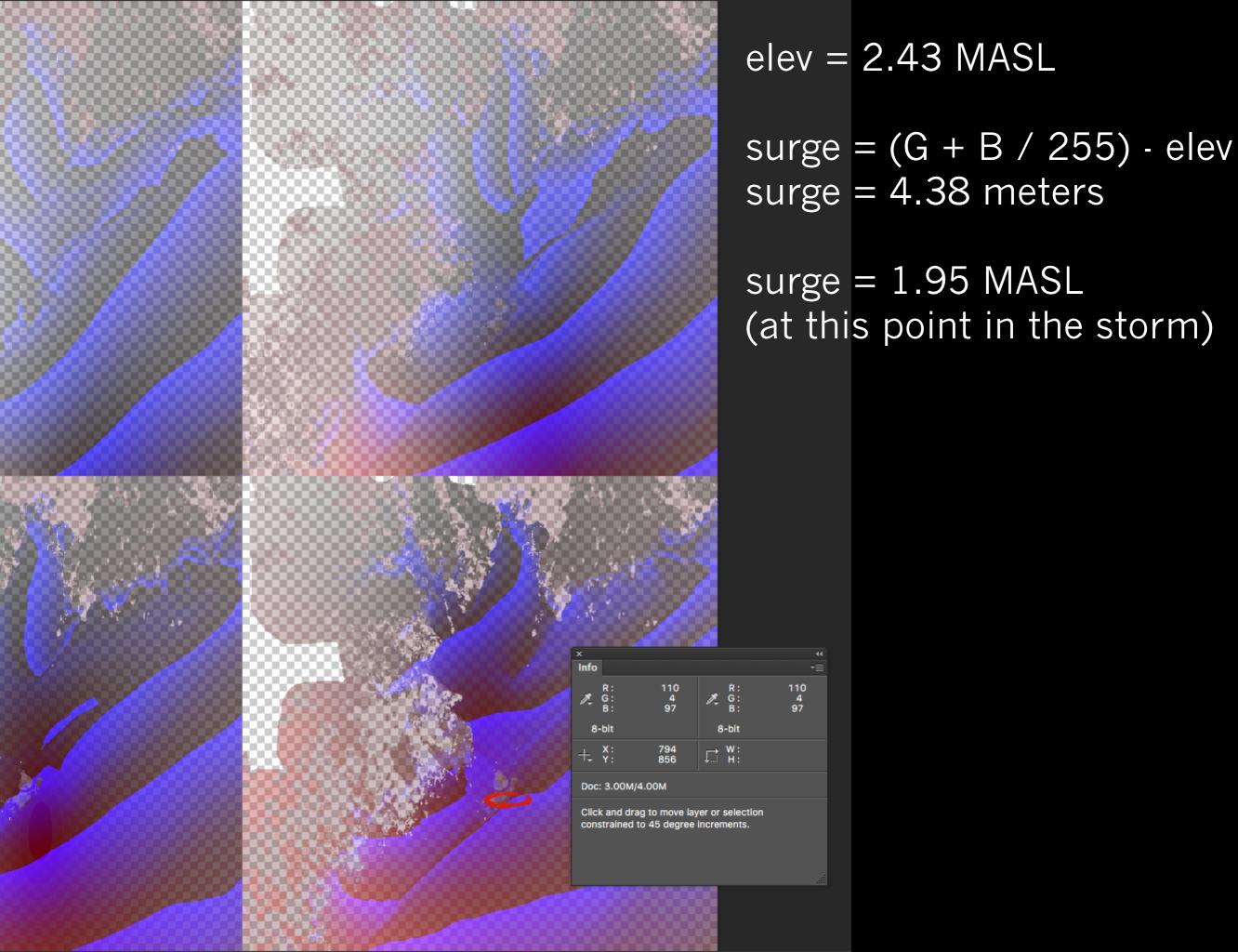
B = Depth (after decimal)



elevation = G + B / 255if (R == 0) depth *= -1

127 2 71

elevation = 2.27 meters above sea level





HELL AND HIGH WATER

Sen. Cornyn Files Bill to Speed Texas Hurricane Study

The Texas senator has proposed a bill to speed up the process of protecting Houston from a devastating hurricane.

by **ProPublica**, April 28, 2016, 2:30 p.m. EDT

HELL AND HIGH WATER

U.S. Rep. Weber Says He'll Work on Bill to Speed Hurricane Protection Plan

The Texas Republican will introduce a companion to a Senate bill filed this week seeking to expedite a hurricane protection plan for Houston.

by **ProPublica**, April 29, 2016, 4:20 p.m. EDT





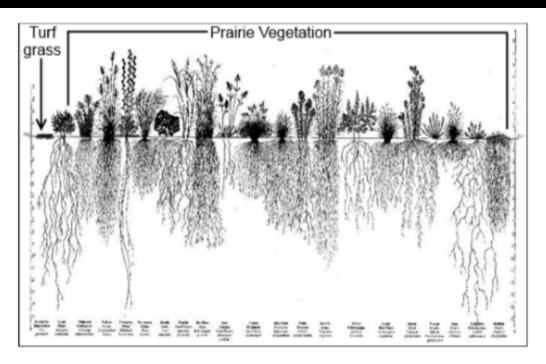


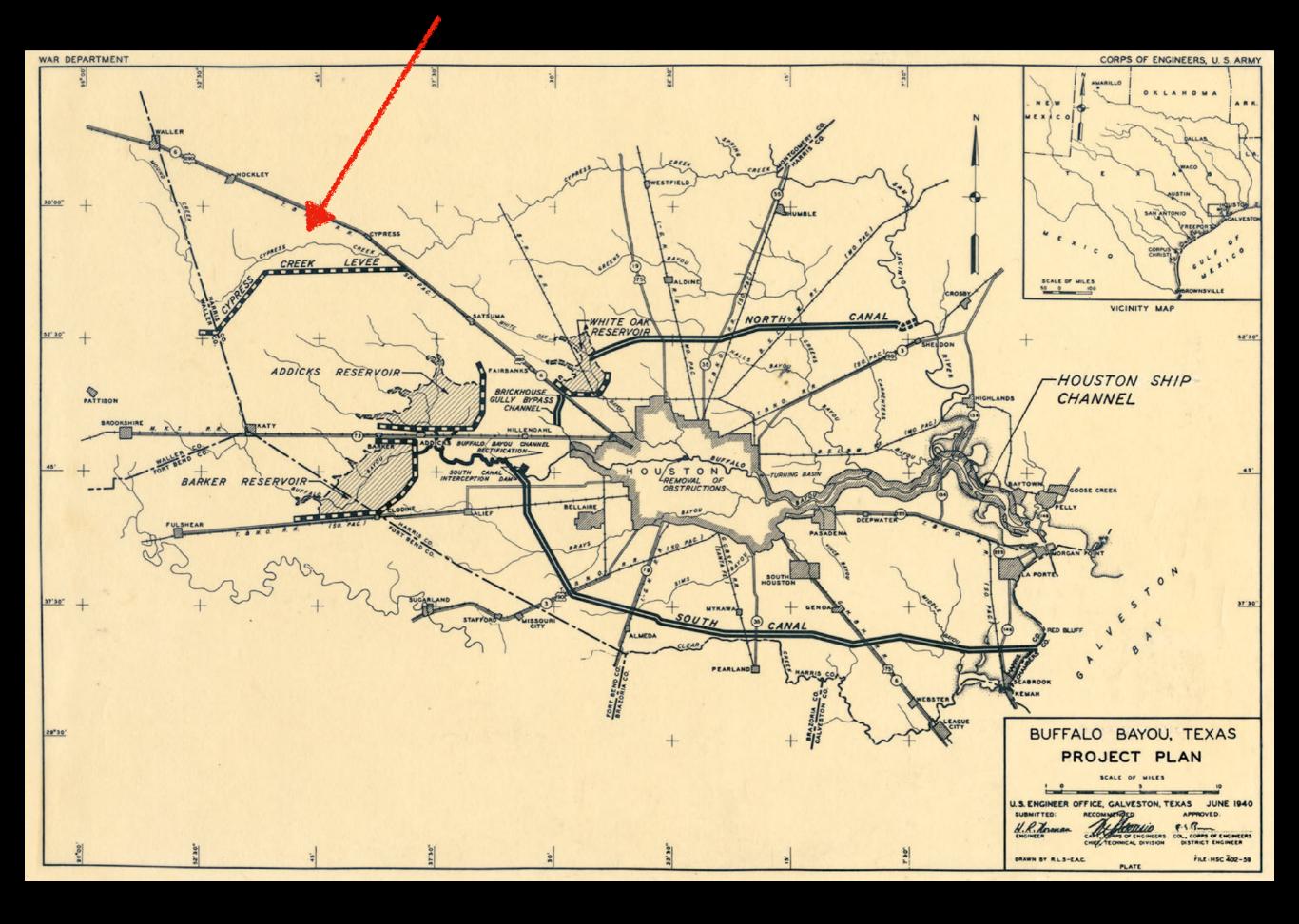
Figure 5.1 Root structure of turf grasses versus prairie vegetation (Source: Heidi Natura for the Conservation Research Institute)

undeveloped land by 3.52 inches in a 100-year flood event (Table 5.3). The restoration of one acre of prairie would offset the volume impact of about two acres of a single-family subdivision, or about one acre of commercial or retail development. These changes in hydrology appear to be



Michael Stravato for The Texas Tribune/ProPublica

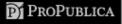












★ THE TEXAS TRIBUNE

Boomtown, **Flood Town**

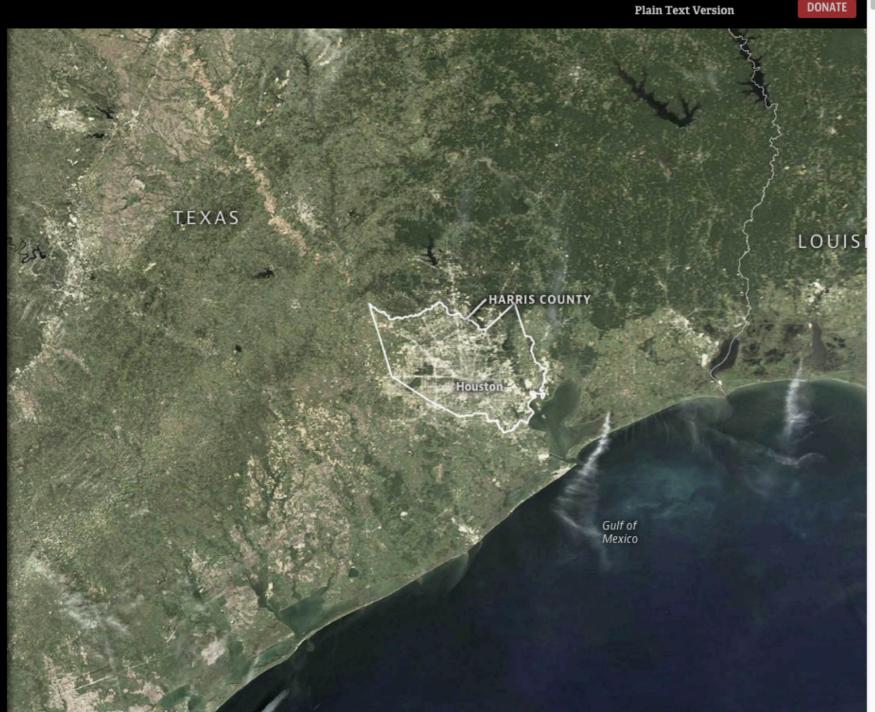
Climate change will bring more frequent and fierce rainstorms to cities like Houston. But unchecked development remains a priority in the famously unzoned city, creating short-term economic gains for some while increasing flood risks for everyone.

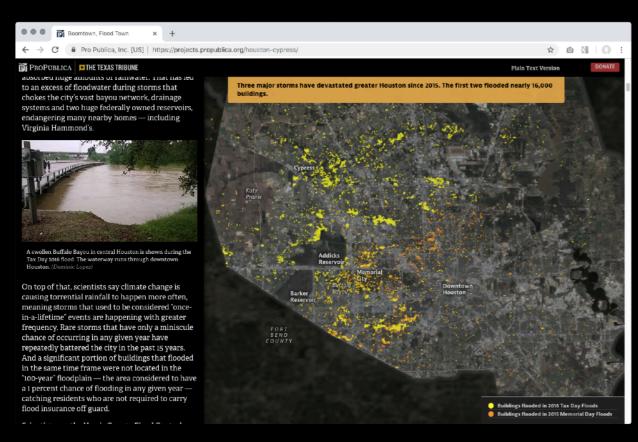
by Neena Satija for The Texas Tribune and Reveal; Kiah Collier for The Texas Tribune; and Al Shaw for ProPublica, December 7, 2016

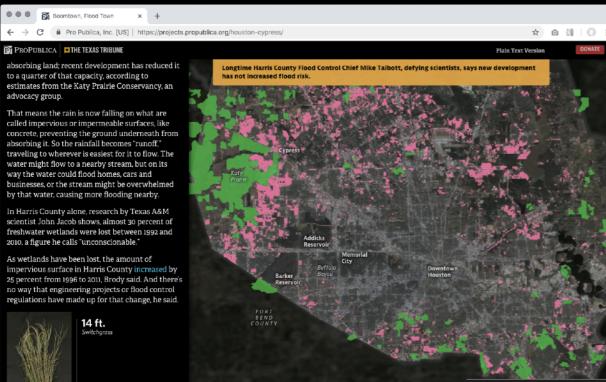


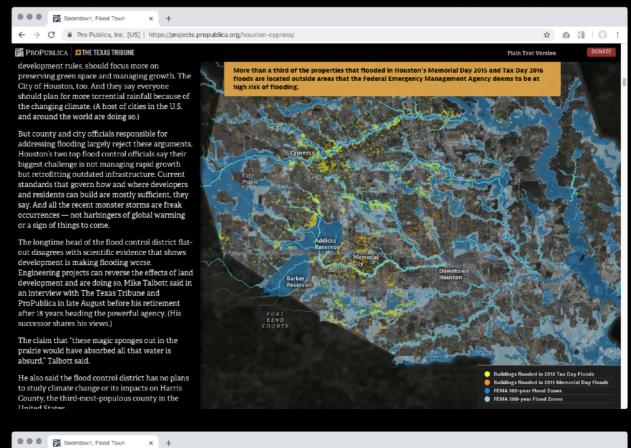
An aerial shot of downtown Houston during the "Tax Day Flood" in April. (Jordan Anderson/DoubleHorn Photography)

This is part of a series on Houston's flood risk. Read about why Texas isn't ready for the next big









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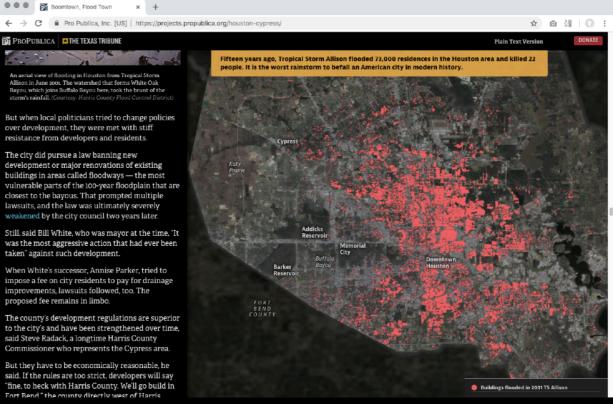
resistance from developers and residents.

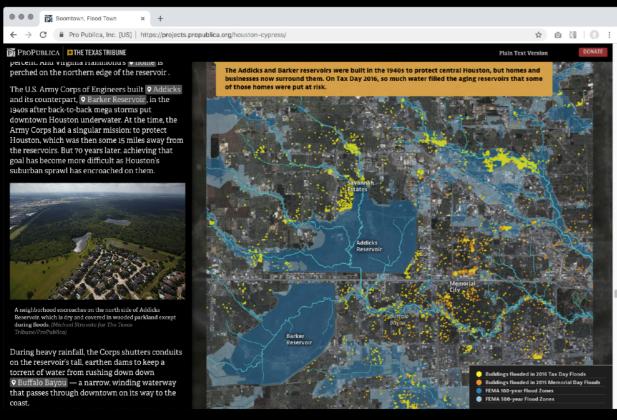
The city did pursue a law banning new

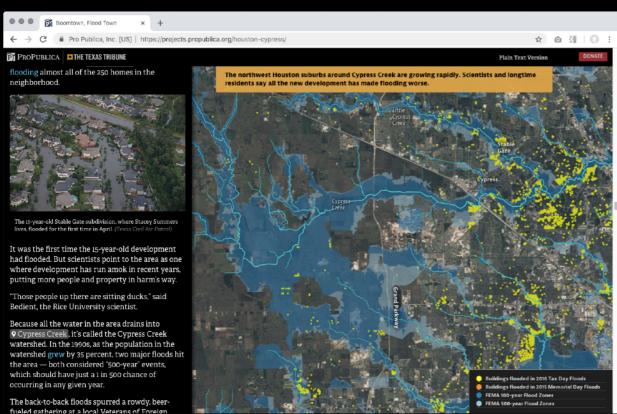
taken" against such development.

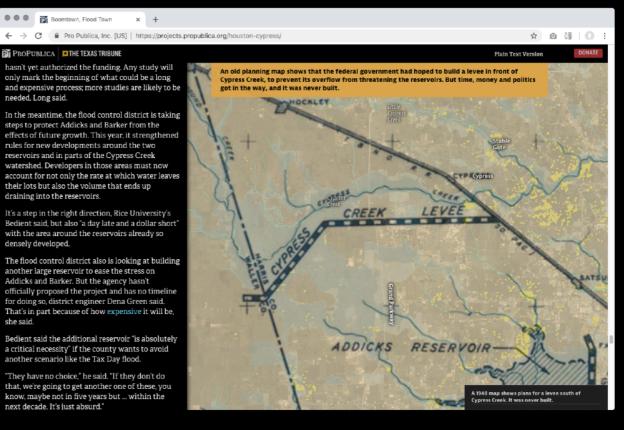
proposed fee remains in limbo.

Remaining Coastal Prairie as of 2010





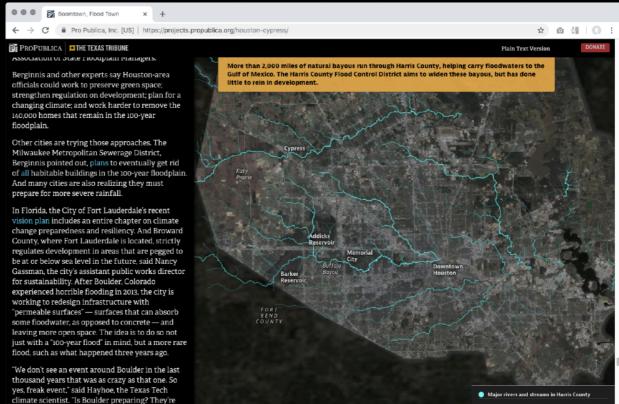




needed, Long said

densely developed.

she said







Pro Publica, Inc. [US] https://projects.propublica.org/houston-cypress/

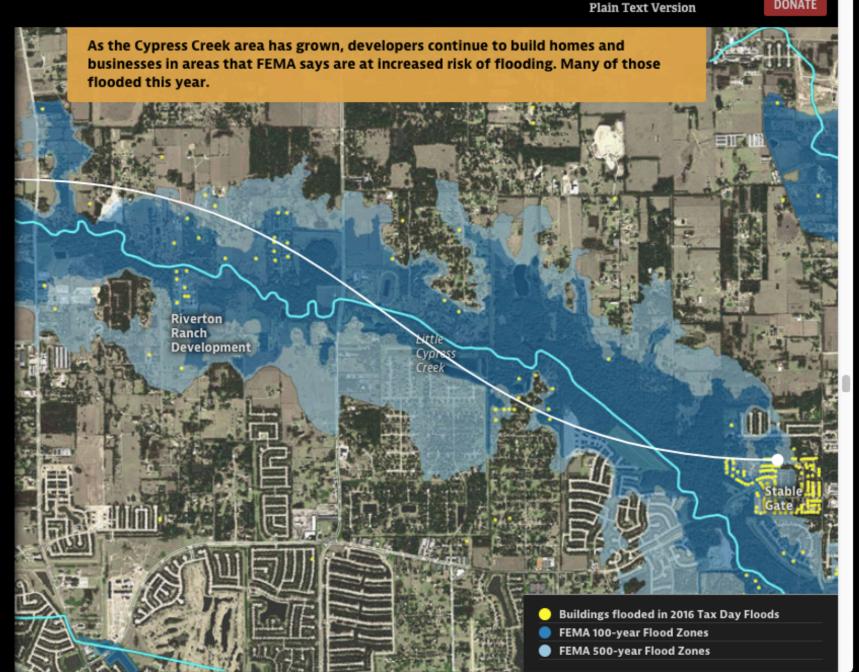
swath of the subdivision in the 100-year floodplain, triggering flood insurance requirements for many residents. Parts of the neighborhood were also placed in a newly expanded 500-year floodplain an area with a smaller but still notable chance of flooding each year.

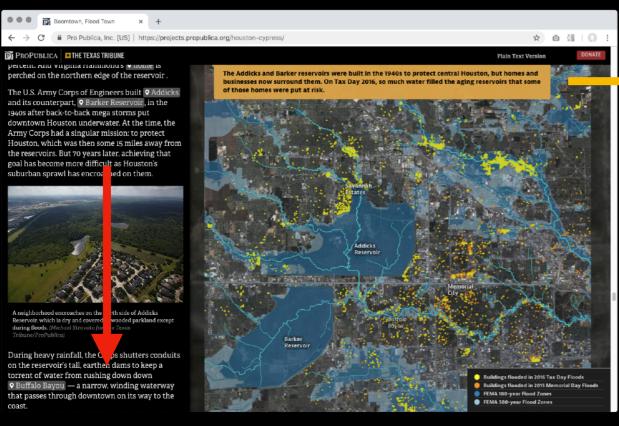
Summers' \circ home ended up in a 500-year floodplain after the new maps took effect. She doesn't need to buy flood insurance, but she still carries it for about \$400 a year. Greg Bowen, president of the Stable Gate Homeowners Association, said the neighborhood "was built on the best data they had at the time."

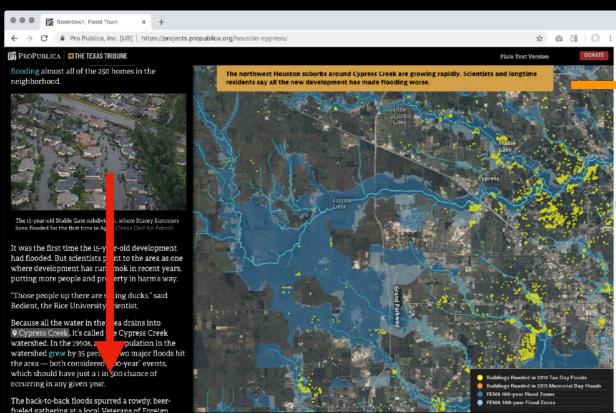
But even with the new flood maps, development has continued in the 100-year floodplains. Since 2010, more than 7,000 residential buildings have been built in these risky areas in Harris County, according to a Tribune/ProPublica analysis of local appraisal data, along with more than 1,600 nonresidential buildings.

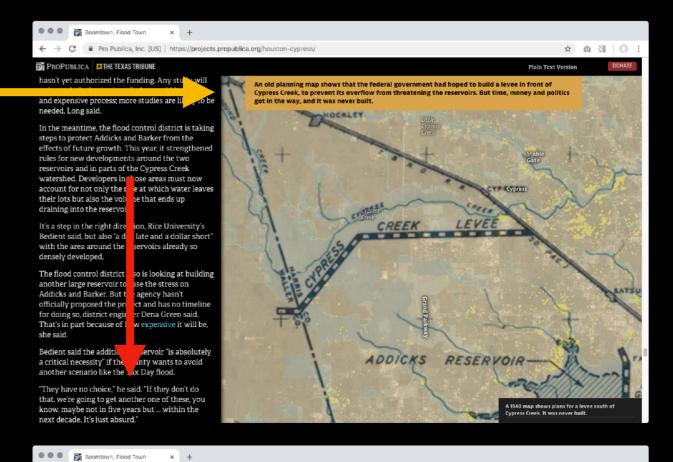
Bowen said the county and developers are not installing enough flood control measures or ensuring developers follow the rules for building in a floodplain.

"The bottom line is there needs to be more done to keep up with the growth out in Cypress," he said.









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of all habitable buildings

And many cities are also r

prepare for more severe r In Florida, the City of For

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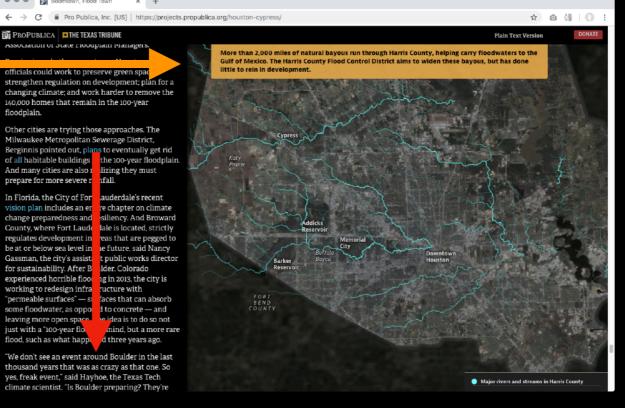
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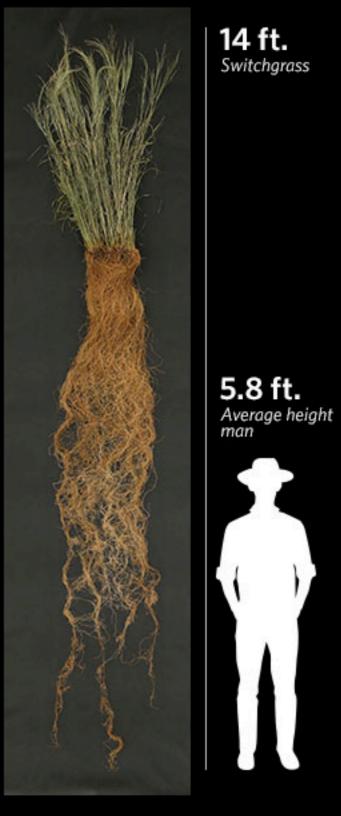
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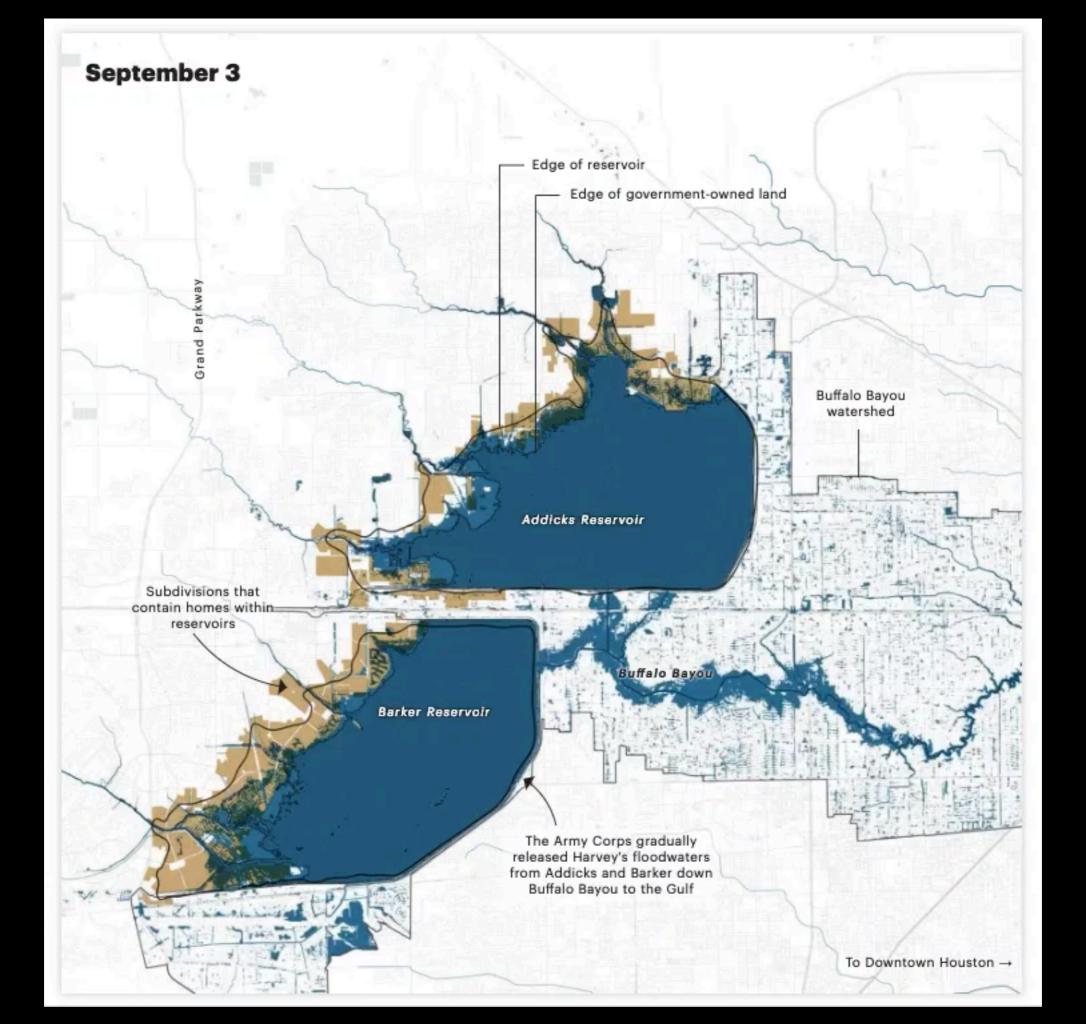
officials could work to preserve green sp

140,000 homes that remain in the 100-year

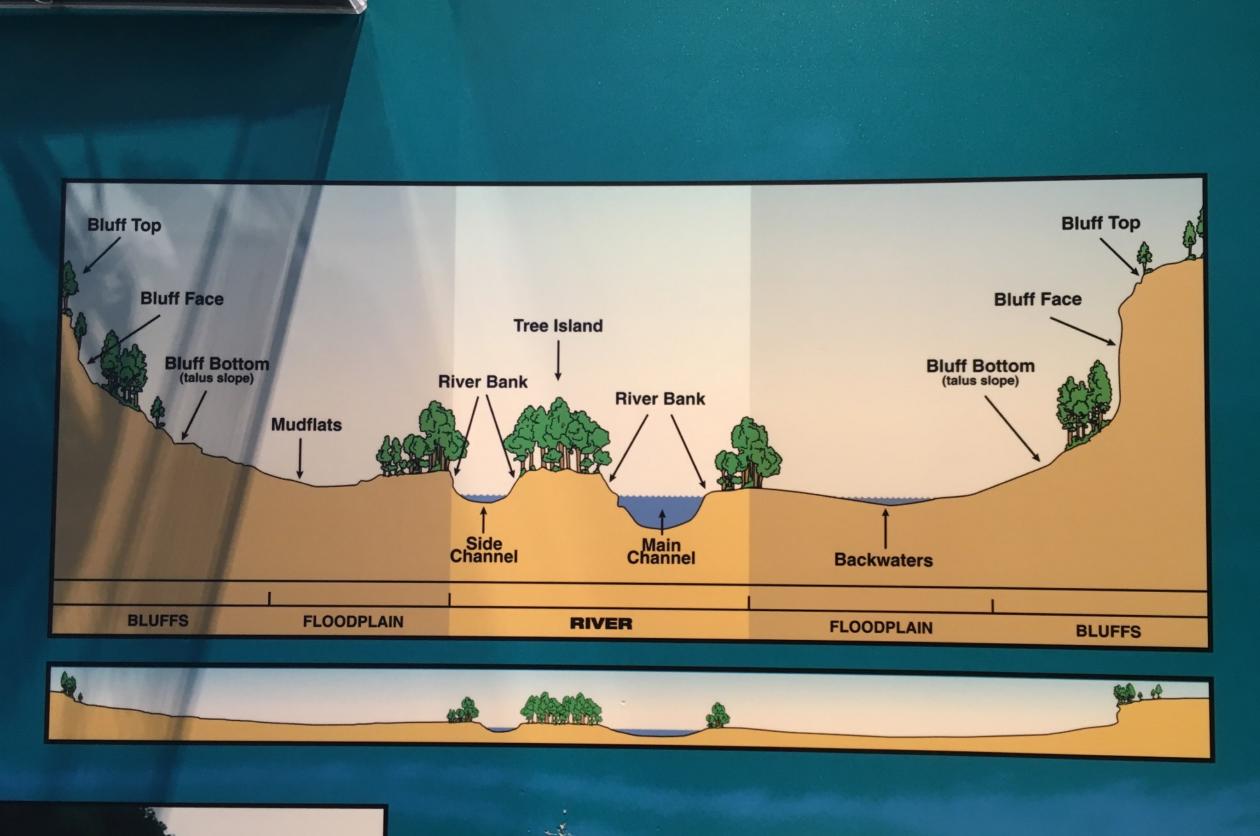




Absorbent prairie grasses such as switchgrass can grow roots up to 15 feet long. Researchers say the developed landscapes that replace it — such as suburban lawns — can't compare with its ability to absorb water and protect against floods. (photo: Steve Renich, courtesy of The Land Institute, illustration: Alberto Cairo)







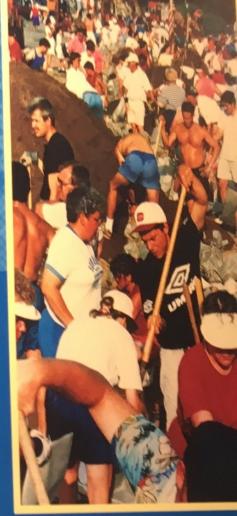
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In reality they apwide. T

The Flood of 1993

During the summer of endless rains, the Missouri and Mississippi Rivers swelled to their greatest heights in recorded history. The flood inundated much of mid-America. From Iowa to Illinois to Missouri, over 8 million acres were under water – an area bigger than Lake Erie. Over 55,000 homes were damaged or destroyed and 52 people drowned. Damage was estimated at over \$15 billion.

BUT it could have been worse—in fact, over twice as bad. The system of flood protection structures prevented over \$19 billion dollars of additional flood damage.



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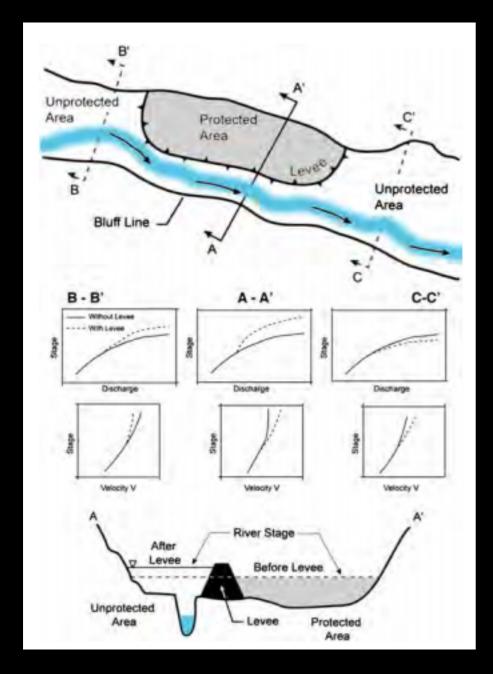


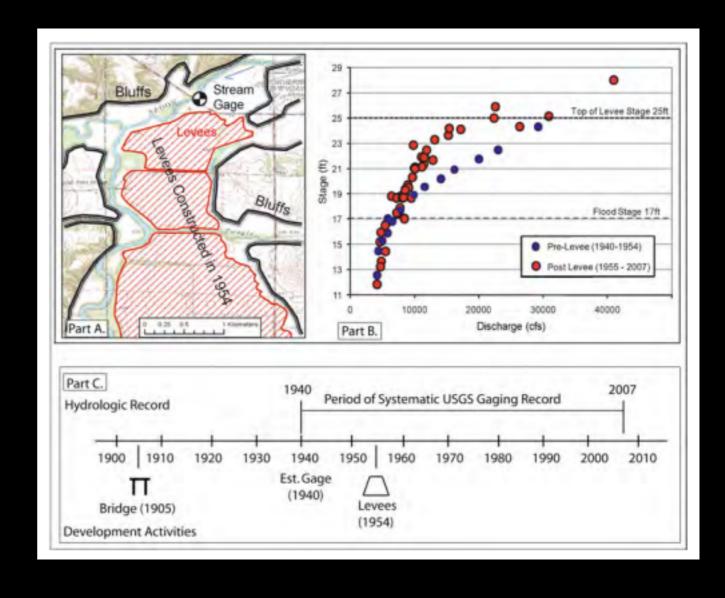


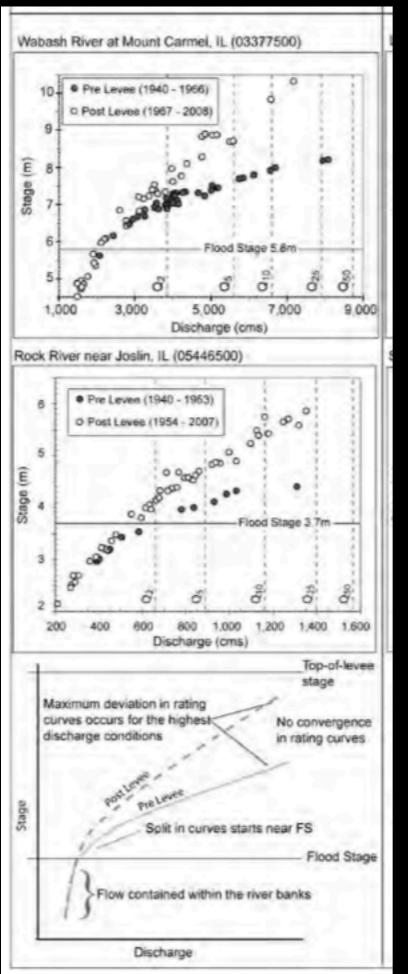
Levee effects upon flood levels: an empirical assessment

Reuben A. Heine1* and Nicholas Pinter2

Geography department, Augustana College, Rock Island, IL, USA
 Geology department, Southern Illinois University, Carbondale, IL, USA







Available Parameters

All 3 Available Parameters for this site

00045 Precipitation

00060 Discharge

00065 Gage height

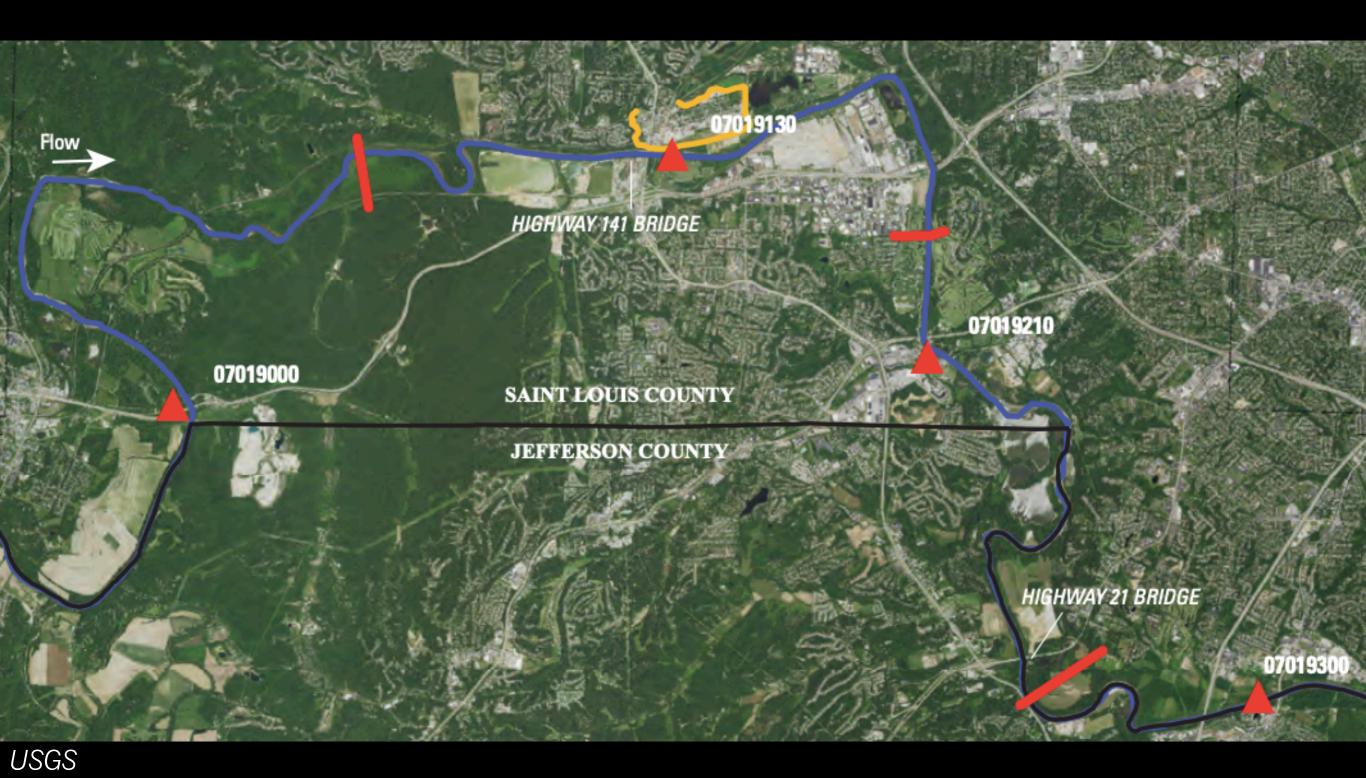
Available Period

2018-10-06 2019-02-03

2004-10-01 2006-09-30

2007-10-01 2019-02-03





07019000 MERAMEC RIVER NEAR EUREKA, MO

LOCATION - Lat 38°30'16.85", long 90°35'26.69" referenced to North American Datum of 1927, in SE 1/4 sec.32, T.44 N., R.4 E., St. Louis County, MO, Hydrologic Unit 07140102, on right bank, 44 ft upstream from bridge on north access roadway of I-44, 2.0 mi east of Eureka, 3.0 mi downstream from Big River, and at mile 34.1.

DRAINAGE AREA - 3,788 mi2.

<u>REVISIONS HISTORY</u> - WSP 877: 1938(M). WSP 977: 1942. WSP 1007: Drainage area. WSP 1281: 1924-25.

SURFACE-WATER RECORDS

PERIOD OF RECORD - Aug 1903 to Jul 1906, Oct 1921 to current year. Monthly discharge only for Jan, Feb, and Mar 1904, published in WSP 1311.

GAGE - Water-stage recorder. Datum of gage is 404.18 ft above National Geodetic Vertical Datum of 1929. Prior to Jan 17, 1933, nonrecording gage at site 200 ft upstream at different datum; Jan 17, 1933, to Sep 22, 1937, nonrecording gage; Sep 23, 1937, to Sep 30, 1971, water-stage recorder at present site at datum 2.00 ft higher. July 16, 2015, gage moved 450 ft upstream to Interstate-44 bridge and different gage pool, approximately 1 ft higher stage, same datum.

REMARKS - Accuracy of records is discussed in the annual Station in Science Center.

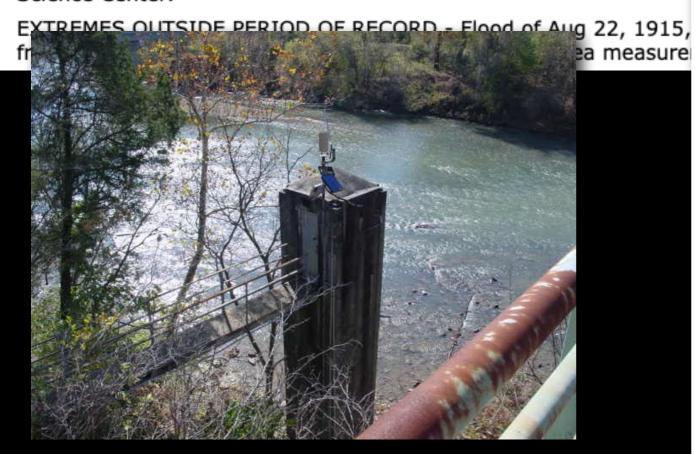
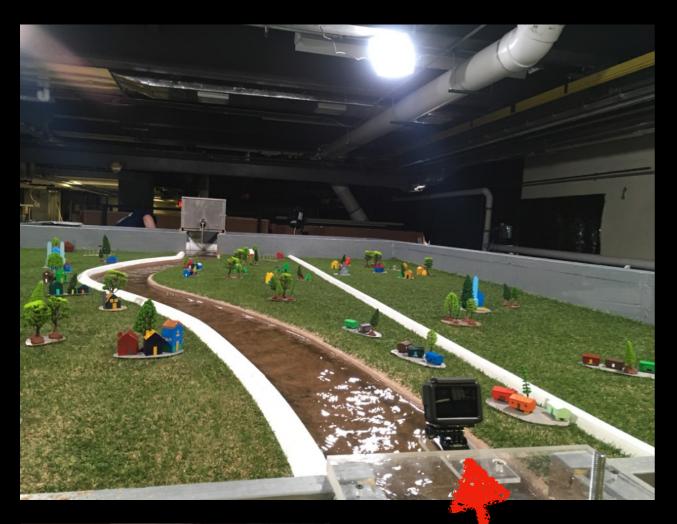


Figure 4. Relative difference between the peak water levels of December 30–31, 2015 and those of December 6, 1982 at different sites in the lower Meramec Basin (cf. Fig. 2). This difference was greatest close to Valley Park, where a large levee was built in 2005; this and other changes appear to have increased stages at Valley Park as well as upstream and downstream. Two estimates (crosses) suggest what the stage difference between these floods should have been at Eureka, had the 2015 flood occurred under the 1982 landscape condition (see text). Big River (arrow) enters the Meramec River from the south, 4.8 km upstream of Eureka.







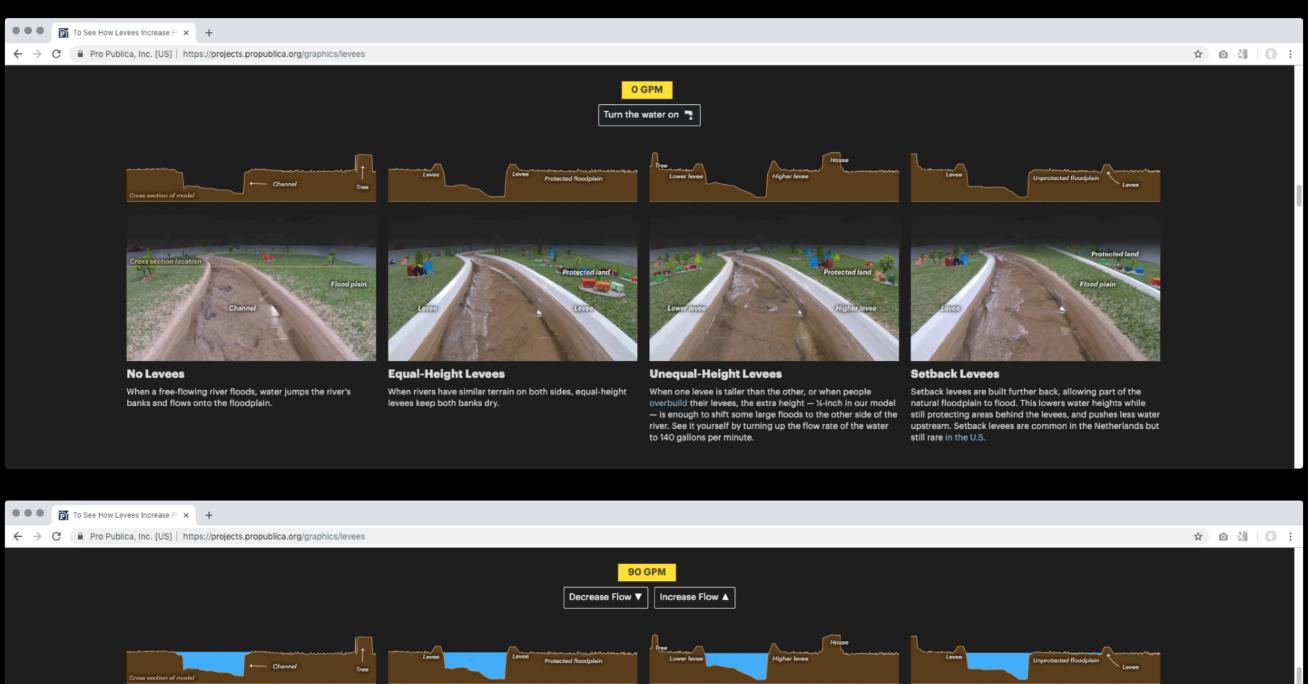


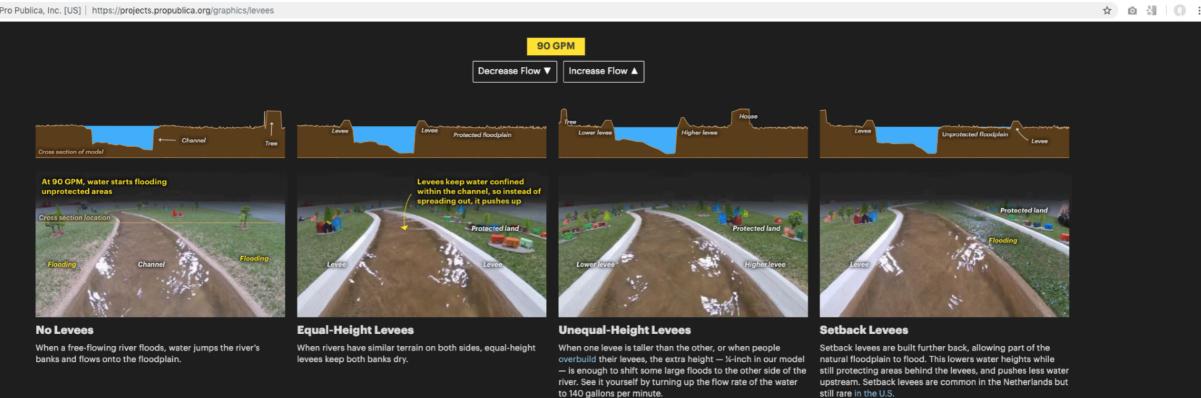
GoPro

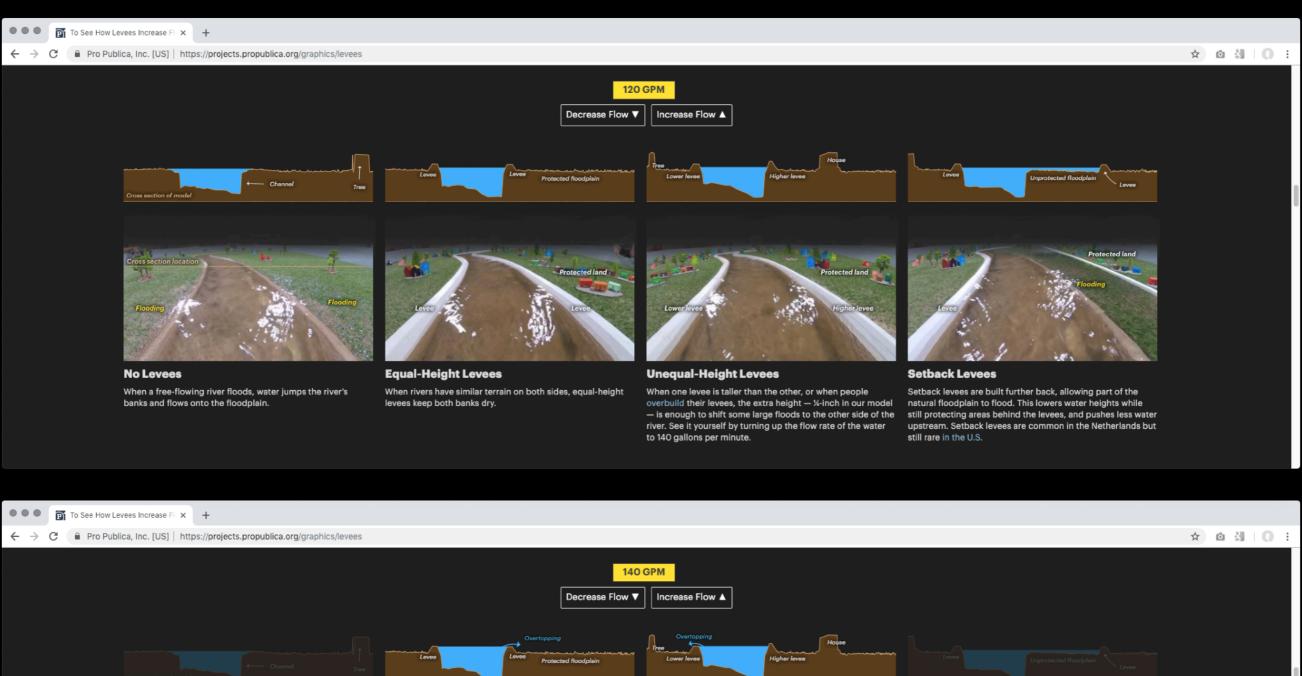
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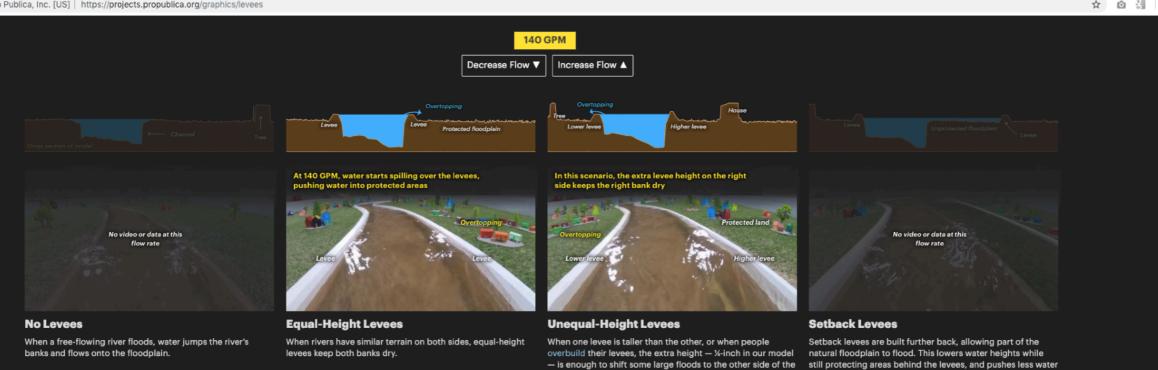










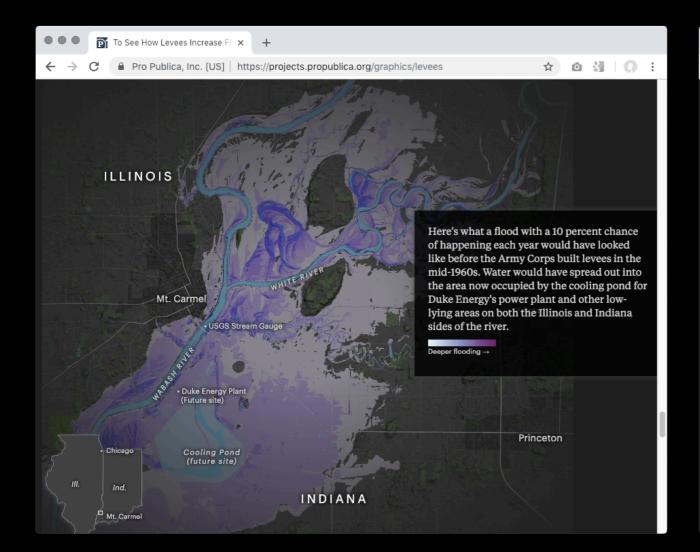


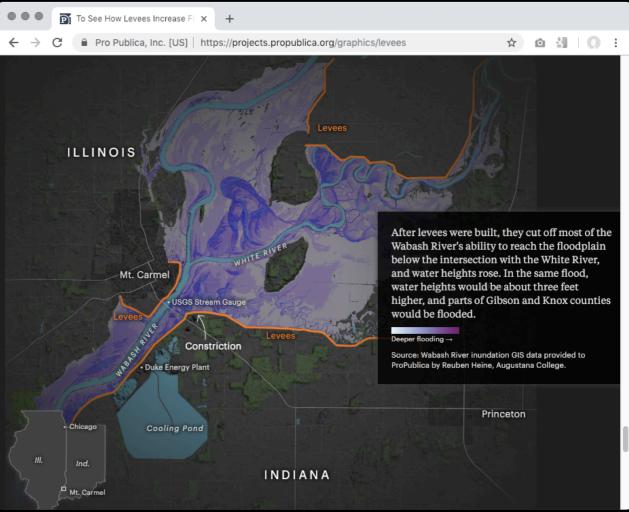
to 140 gallons per minute.

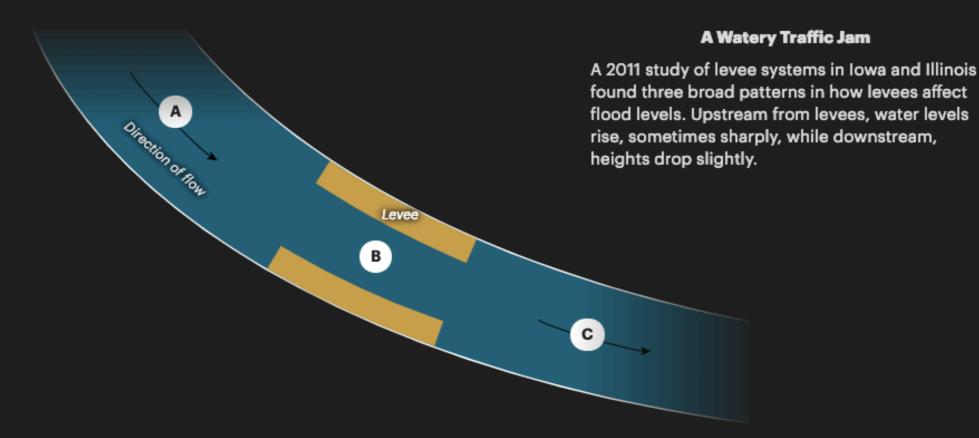
river. See it yourself by turning up the flow rate of the water

upstream. Setback levees are common in the Netherlands but

still rare in the U.S.

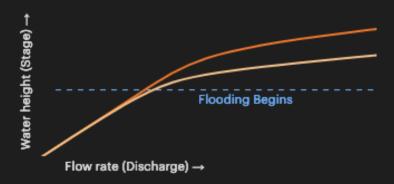






A Upstream of Levee

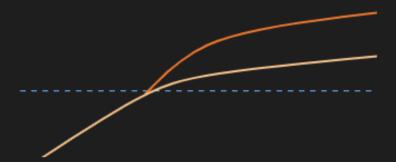
Because levees constrain rivers, water heights upstream of levees rise higher than they would without levees. One engineer compared it to a traffic jam.



Source: Heine/Pinter, 2011

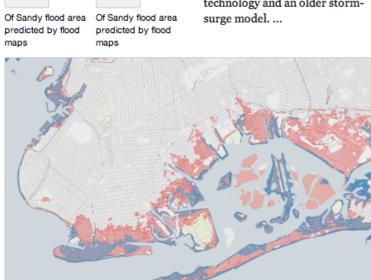
B Alongside the Levee

When the river floods, water heights alongside levees are pushed even higher than those upstream.



Downstream of Levee

Downstream of a levee, water heights are a little lower because the water moves faster after being squeezed through levees.



Queens

54%

Sandy Flood Area
Existing Flood Hazard Zones

Source: FEMA

Kings

New York City's flood insurance maps, released by FEMA in 2007, are based on older technology and an older stormsurge model. ...

Nassau 89%

Of Sandy flood area predicted by flood

... Nassau County got new flood maps in 2009, using lidar data and a new storm surge analysis. These maps were better at predicting the area Sandy flooded than the New York City maps.



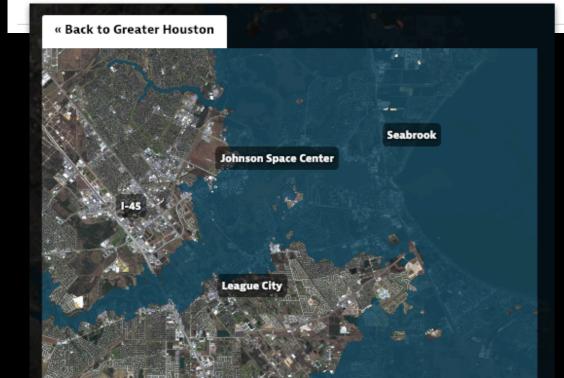
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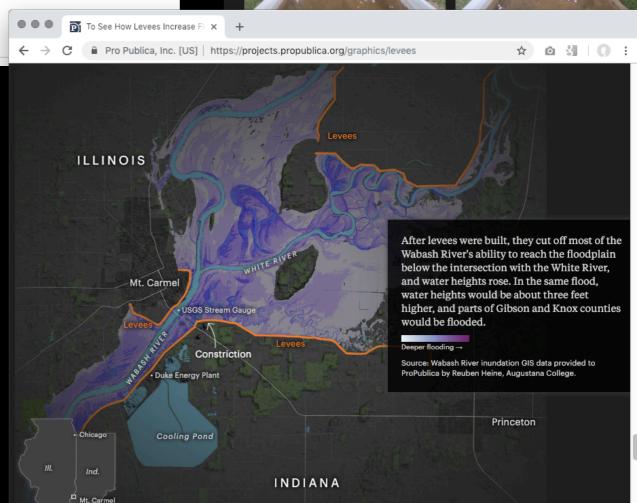
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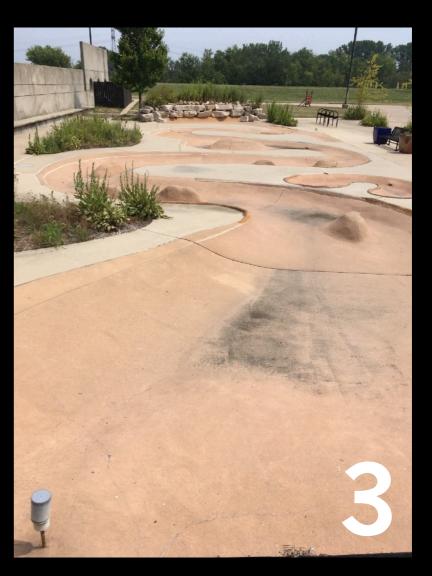
Protected land











Thank you! Gracias!

al.shaw@propublica.org

