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## San Rafael flood risk prompts Canal insurance project



SAN RAFAEL CA – OCTOBER 5: Jeffrey Rhoads, executive director of Resilient Shore, stands outside an apartment building on Canal Street in San Rafael, Calif. on Tuesday, Oct. 5, 2021. Rhoads says a 100-year-flood could bring water levels to about 5 feet deep in the area. (Alan Dep/Marin Independent Journal)

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Activists and researchers have teamed up to seek an affordable flood insurance program for residents in the low-lying Canal area of San Rafael.

Stephanie McNally of Canal Alliance said she is working on a pilot program with Jeffrey Rhoads of Resilient Shore; Kathleen Schaefer, a researcher for the University of California, Davis; and Stuart Spiegel, interim manager of the National Estuarine Research Reserve System. Their idea is in its early stages, and the team has submitted a grant proposal to set up the program and find an insurance funding source.

The city already has a climate adaptation [plan](#) underway to mitigate flood risks and help residents in the Canal area. Rhoads said the new proposal is designed to address aid for flood insurance for homeowners and renters in the Canal area who can't afford premiums.

Rhoads said much of the Canal area could be under water in the next major flood if an atmospheric river combines with a king tide. Affording insurance as climate change intensifies environmental disasters is a major concern in particularly high risk areas, he said.

"We in California pay a lot more in flood insurance premiums than we receive back in claims. That money goes to pay for claims in places like the Gulf Coast or the Atlantic Coast," he said.

That's where Schaefer comes in. The San Anselmo resident works on insurance alternatives for the National Flood Insurance Program, and is working with the California Natural Resources Agency to study insurance needs in Marin.

She hopes the county is a good place to launch a pilot program "to see if community-based insurance is a viable alternative, starting in central San Rafael."

The team said climate change presents a disproportionate threat for people in the Canal area. The historically segregated region has a higher population of Latino residents, many of whom are lower income workers.

Schaefer said her goal is to help underserved communities struggling to prepare for likely floods.

"It's very difficult for them to get renter's insurance," she said.

She cited research involving [high-risk flood zones](#) in other areas of the country that are mostly inhabited by non-White residents. A recent University of Arizona [study](#) found that Black and Latino residents and people with low incomes are more likely to live in areas at high risk of flooding, and certain reforms to the federal government's flood insurance program could disproportionately burden these groups.

"There's a growing awareness of the need," Schaefer said.

She hopes to explore what Canal residents' specific needs would be, their ability to pay for insurance, how a micro-insurance program could be funded and how relief after a disaster can be managed.

Schaefer said the Canal area is a "great research opportunity" because it is close to high-income areas.

"You have two very different communities next to each other," she said.

Rhoads said, “We see our responsibility as helping the city and all of the various different neighborhoods and stakeholders come together to prepare an adaptation plan that addresses both rising seas and our watersheds.”

While grant funding is not yet secured, the team plans to present the project proposal to the Canal Alliance board in several weeks. Steps to engage the community and invite comments from residents in the neighborhood will be announced.