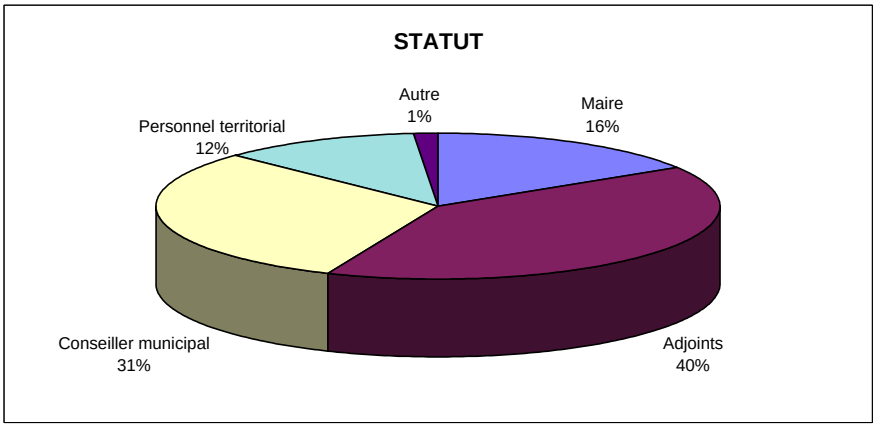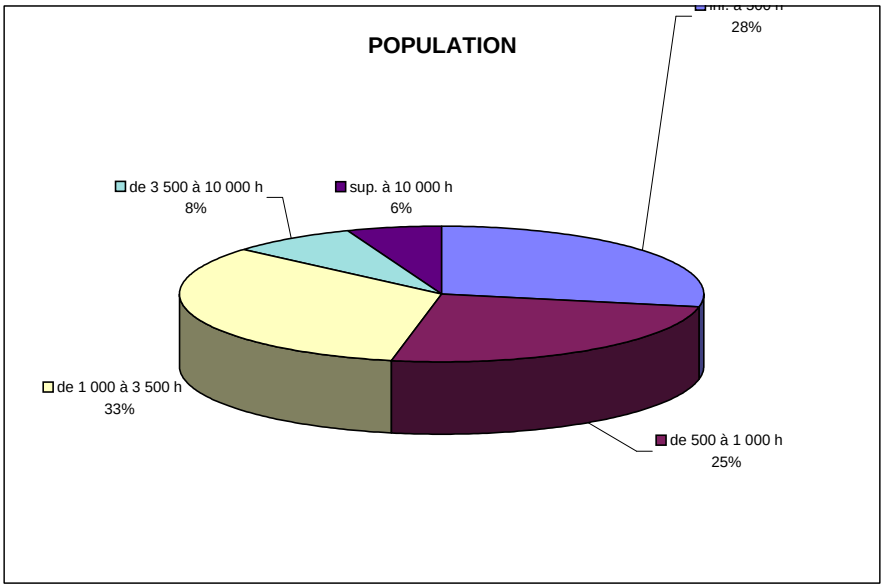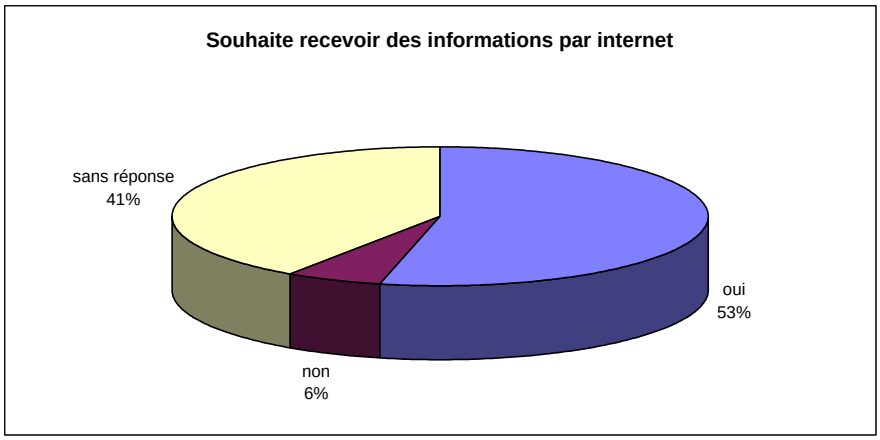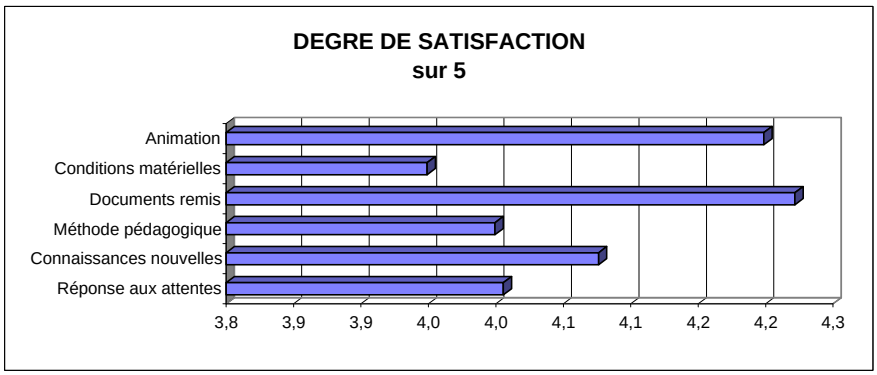Prévenir et gérer les risques naturels à l'échelle locale