

WHAT'S HAPPENING MAY 2, 2012?

# Columbiana County

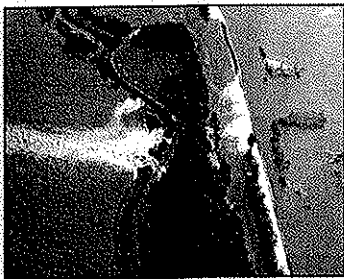
## What is your flood risk?



FEMA

### Are you FLOODSMART?

- Floods are the most common natural hazard in the United States
- Over 5 million people currently hold flood insurance policies
- Floods have caused nearly \$24 billion in U.S. flood losses in the last 10 years
- In a high-risk area, a structure has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire

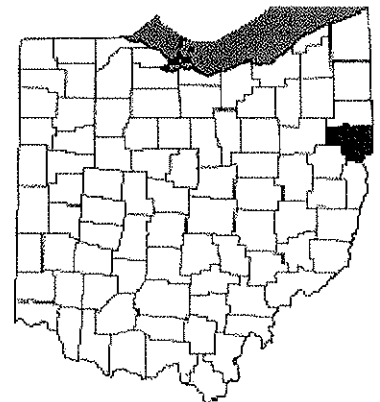
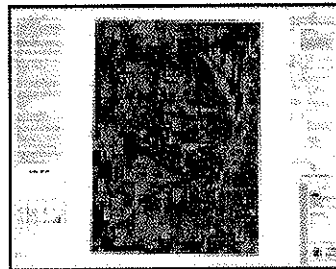


Levee Breach

#### OPPORTUNITY FOR:

- Renters
- Homeowners
- Business Owners
- Condo Owners

New Flood Insurance Rate Map showing flood risk will become effective on May 2, 2012. .62801 .



Columbiana County

 **FLOODSMART.GOV**  
The official site of the National Flood Insurance Program

### GOOD TO KNOW.....

Is flood insurance available?

- Flood insurance is currently available to residents

Am I already covered?

- Most homeowners insurance does not cover flood damage

Is flood insurance mandatory?

- If you live in a high-risk flood zone and have a mortgage from a federally regulated or insured lender, Congress directs the lender to require you to have flood insurance

What is covered by flood insurance?

- Building and/or contents coverage options exist

**Please visit [www.floodsmart.gov](http://www.floodsmart.gov), call 1-888-379-9531, or contact your insurance agent for more information.**