



## Protect Your Property and Family with Flood Insurance

Pleasant Garden residents are eligible to participate in the National Flood Insurance Program. The town was awarded high marks from a state official conducting a Community Assistance Visit to review our flood damage control ordinance and compliance with restrictions on development in identified flood zones. Development is strictly regulated in flood prone areas to limit loss of life property damage.

Designated flood hazard zones within the town limits include areas near the creeks in the Hagan Stone Park/Tabernacle Church/Minden Road area, Spur Road, Walter Wright Road, and Woodlake Mobile Home Park.

Anyone can buy flood insurance, regardless of their risk. Although flooding is the number one natural disaster, flood damage is not covered by standard property or renters insurance and must be purchased separately. Here a few reasons to purchase flood insurance:

- 25% of flood claims are filed by people living in low-to-moderate risk areas.
- 80% of the properties flooded during Hurricane Floyd were located outside the flood hazard area.
- Disaster assistance, if it is available, is typically a loan you must repay with interest.
- Insurance premiums for building and contents in a moderate-to-low-risk area are as low as \$264 a year for \$100,000 in coverage.
- In high-risk areas, 1 in 4 homes will experience a flood over the course of a 30-year mortgage.
- Flood insurance is mandatory if you live in a high-risk area and have a mortgage from a federally-regulated lender. It takes 30 days after purchase for the policy to take effect so it is important to buy insurance before flood warnings are issued.

For more information, call 1-888-379-9531 or visit [www.Floodsmart.gov](http://www.Floodsmart.gov)