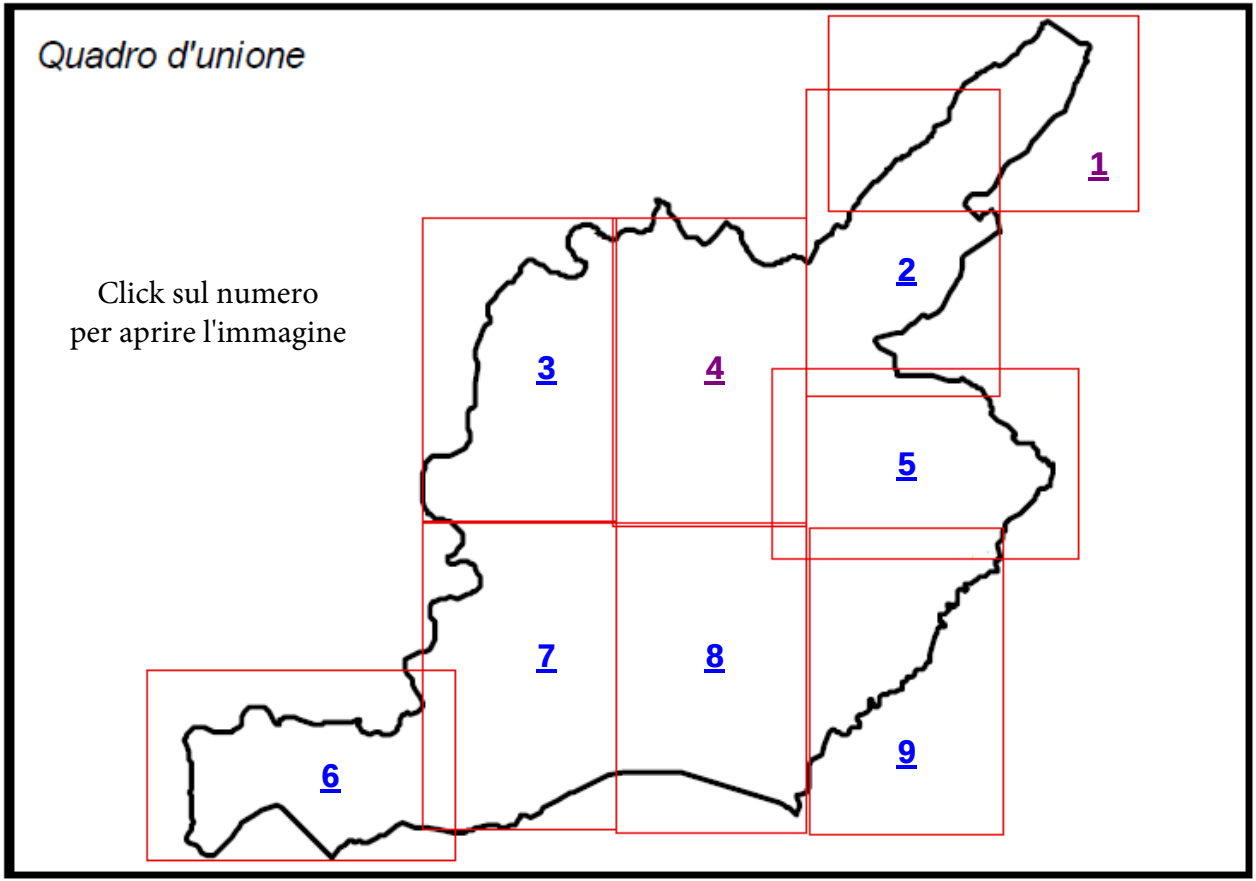Aree comunali soggette a rischio