



Insure your property from the flood hazard

Remember even if the last flood missed you and your home has been flood proofed, the next flood could be worse. Even a small amount of water can cause significant damage.

Flood Damage is **Not** covered by normal homeowners insurance. Everyone should purchase Flood Insurance even if you do not have a mortgage or live in a flood zone, it will protect your property and make recovery after a flood event easier.

Flood insurance is available to all in the City of Walker, even renters can buy content coverage cover for their belongings even if the owner of the building does not have structural coverage on the building.

To help our citizens with the cost of flood insurance, the City of Walker participates in the NFIP Community Rating System (CRS) program and is a class 7 rating which gives you a 15% discount on flood insurance. To find out more about flood insurance contact any licensed insurance agent. Don't wait for the next flood; there is a 30-day waiting period for coverage to take effect. Keep in mind to be eligible for any FEMA Grants you must have NFIP insurance and not private flood insurance.

For more information about flood insurance go to [floodsmart.gov](https://www.floodsmart.gov)
Contact your insurance agent or the City of Walker floodplain manager
225-665-8893

The cost of flood insurance is a drop in the bucket compared to the cost of flood damage. Ask your Insurance Agent to verify that your flood policy is correctly rated according to your home's specific flood risk