

Mitigation: A Tale of Two Restaurants



View of Maria's after Harvey *Photo courtesy of Pamela Campbell/FEMA*

DICKINSON, TX — When the floodwaters receded from Texas' Gulf Coast in September 2017, the damage from Hurricane Harvey was massive and far-reaching. Restaurateur Keith Lilley had lived through other catastrophic storms and was not surprised when tons of water were dumped on his tiny hometown of Dickinson, about 30 miles south of Houston.

"I have two restaurants here in Dickinson, and both are covered by flood insurance policies," he said. "Flood insurance is just part of the cost of doing business here."

Lilley also had prepared for floodwaters by building his newer restaurant, Marais, 17 feet above the base flood elevation on the banks of the Dickinson Bayou.

"I watched the water rise and cover each of the 12 steps leading up to the restaurant's door. We even floated a boat up [to the top of the stairs]. Then the rain stopped," he said. "Everyone said there was no need to build it up that high. I guess they were wrong."

Though Marais was spared devastation, Lilley's other eatery across the parking lot, Dickinson Bar-B-Que, was not as fortunate. The Bar-B-Que restaurant, which was not elevated, took on more than 3 feet of water. Lilley's flood insurance, however, helped him quickly rebuild.

"I had \$450,000 of flood coverage and collected every penny," he said. "To me, flood insurance is a no-brainer. It cost me only \$2,100 a year with a \$1,200 deductible."

Lilley's insurance agent had written policies for his restaurants through the National Flood Insurance Program (NFIP). NFIP enables property owners in participating communities to purchase insurance against flood losses, and it requires state and local governments to enforce floodplain management ordinances that reduce future flood damages. Lilley's flood policies covered the two buildings' structures and contents.

Floods are the most common and destructive natural disaster in the United States. About 90 percent of all natural disasters involve flooding, and all 50 states have experienced floods in the past five years. Damages from floods are not covered under a standard homeowner's insurance policy.

For additional information, view the NFIP Fact Sheet at:

<https://go.usa.gov/xQgKm>



Front view of Maria's today. *Photo courtesy of Pamela Campbell/FEMA*