

Elevation, Flood Insurance Protect Dickinson Restaurants

Release Date: April 10, 2018

Restaurateur Keith Lilley's hometown of Dickinson, Texas, has been hit hard by catastrophic storms in the past, so when Hurricane Harvey arrived in August 2017, Lilley was prepared.

"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's insurance agent wrote 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 policies covered his two buildings' structures and contents.

In addition to obtaining flood insurance, Lilley built his newer restaurant, Marais, 17 feet above the base flood elevation. That elevation is the level that water is expected to rise during a 1 percent flood, meaning there is a 1 percent chance of such an event in any given year.

"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



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guess they were wrong.”

Though Marais was spared devastation, Lilley’s other eatery, 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 moved his Bar-B-Que employees to Marais and continued serving food from both menus. Then he quickly rebuilt Dickinson Bar-B-Que with the payout from his flood policy.

“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.”

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>.

For mitigation information and resources for residents and communities in Texas recovering from disaster, visit: www.fema.gov/Texas-disaster-mitigation.

For more information on Hurricane Harvey and Texas recovery, visit the Hurricane Harvey disaster web page at www.fema.gov/disaster/4332, or Facebook at <http://www.facebook.com/FEMAHarvey>, the FEMA Region 6 Twitter account at twitter.com/FEMARegion6, or the Texas Division of Emergency Management



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