



COOK COUNTY EMRS

EMERGENCY MANAGEMENT
AND REGIONAL SECURITY

2024 Cook County Multi-Jurisdictional Hazard Mitigation Plan Update Executive Summary

Hazard mitigation is the use of long-term and short-term policies, programs, projects, and other activities to alleviate the death, injury, and property damage that can result from a disaster. Cook County and a coalition of 125 municipal planning partners prepared and updated the **2024 Cook County Multi-Jurisdictional Hazard Mitigation Plan** in order to identify the risks posed by hazards and find ways to reduce their impacts. The plan reduces risks for those who live in, work in, and visit the County.

1. Cook County Profile

Cook County is located in northeast Illinois on the western shore of Lake Michigan. It is the most populous of the 102 counties in Illinois, with a 2013 estimated population of 5.24 million, 2018 estimated population of 5.18 million, and 2023 estimate of 5.08 million, according to the U.S. Census Bureau and World Population Review. In terms of area, it is the sixth largest county, covering approximately 946 square miles. Cook County makes up roughly 40 percent of the population of Illinois. The surrounding counties are Lake and McHenry to the north, Kane, and DuPage to the west, and Will to the southwest. Lake Michigan is the county's eastern border along with the State of Indiana.

Cook County is the second most populous county in the United States, after Los Angeles County. The county contains 135 municipalities, covering about 85 percent of the area of the county. The remaining unincorporated areas are under the jurisdiction of the Cook County Board of Commissioners, a 17-member board elected by district.

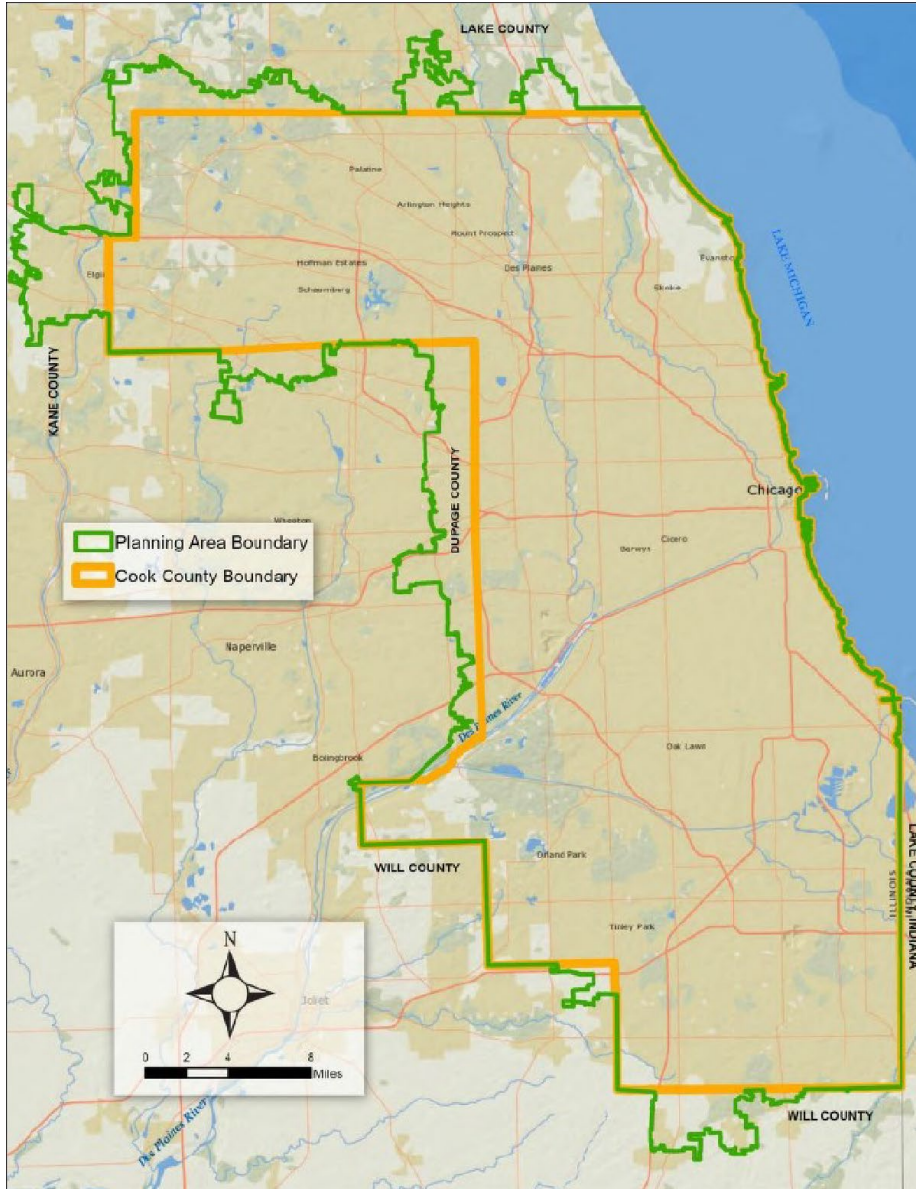
The economy of Cook County, IL employs 2.6 million people. The largest industries in Cook County are Health Care & Social Assistance (365,461 people), Professional, Scientific, & Technical Services (278,012 people), and Manufacturing (244,952 people), and the highest paying industries are Utilities (\$86,405), Finance & Insurance (\$82,016), and Professional, Scientific, & Technical Services (\$80,988).

Based on U.S. Census Bureau estimates, per capita income in the planning area in 2018 was \$32,722 and has increased to \$45,646 (in 2022 dollars) based on the ACS 2018-22. The median household income (in 2022 dollars) is \$78,304 based on the ACS 2022.

Cook County has experienced 22 hazard events since 1967 for which federal disaster declarations were issued. The National Oceanic and Atmospheric Administration (NOAA) data is the primary source utilized in the Hazard Mitigation Plan.

2. Participating Partners and the Planning Area

The responsibility for hazard mitigation lies with many, including private property owners; business and industry; and local, state, and the federal government. Through multi-jurisdictional partnerships, local jurisdictions within an area that has uniform risk exposure can pool resources and eliminate redundant planning activities. Cook County opened this planning effort to all municipalities within the County. The table, *Planning Partners*, lists the planning partners that participated in the planning process and are covered under this plan. The planning area was defined as all incorporated and unincorporated areas of Cook County as well as the incorporated areas of cities that cross county boundaries. The planning area boundary is shown in the figure below (*Figure: Planning Area*).



Municipalities that are partially in Cook County and are participating in the mitigation planning efforts of adjacent counties are also included in the table below. Future efforts are already underway to include these jurisdictions in future updates of the plan. Two jurisdictions that had not previously participated in the 2019 Cook County MJ-HMP are now part of the 2024 Cook County MJ-HMP.

TABLE: PLANNING PARTNERS PLANNING PARTNERS COVERED BY THIS HAZARD MITIGATION PLAN		
North	Central	South
Arlington Heights	Bellwood	Alsip
Barrington	Berkeley	Bedford Park

Buffalo Grove	Berwyn	Blue Island
Des Plaines	Broadview	Bridgeview
Elgin	Brookfield	Burbank
Elk Grove Village	City of Chicago	Burnham
Evanston	Cicero	Calumet City
Glencoe	Countryside	Calumet Park
Glenview	Elmwood Park	Chicago Heights
Golf	Forest Park	Chicago Ridge
Hanover Park	Forest View	Country Club Hills
Hoffman Estates	Franklin Park	Crestwood
Inverness	Harwood Heights	Dixmoor
Kenilworth	Hillside	Dolton
Lincolnwood	Hodgkins	East Hazel Crest
Morton Grove	Indian Head Park	Evergreen Park
Mount Prospect	LaGrange	Flossmoor
Niles	LaGrange Park	Ford Heights
Northbrook	Lyons	Glenwood
Northfield	Maywood	Harvey
Palatine	McCook	Hazel Crest
Park Ridge	Melrose Park	Hickory Hills
Prospect Heights	Norridge	Hometown
Rolling Meadows	Northlake	Homewood
Schaumburg	North Riverside	Justice
Skokie	Oak Park	Lansing
South Barrington	River Forest	Lemont
Streamwood	River Grove	Lynwood
Wheeling	Riverside	Markham
Wilmette	Rosemont	Matteson
Winnetka	Schiller Park	Merrionette Park
	Stickney	Midlothian
	Stone Park	Oak Forest
	Summit	Oak Lawn
	Westchester	Olympia Fields
	Western Springs	Orland Hills
		Orland Park
		Palos Heights
		Palos Hills
		Palos Park
		Park Forest

		Phoenix
		Posen
		Richton Park
		Riverdale
		Robbins
		Sauk Village
		South Chicago Heights
		South Holland
		Steger
		Thornton
		Tinley Park
		University Park
		Willow Springs
		Worth
Not Participating in 2024 Cook County MJ-HMP	Not Participating in 2024 Cook County MJ-HMP	Not Participating in 2024 Cook County MJ-HMP
Barrington Hills	Bensenville	Frankfort
Bartlett	Burr Ridge	Woodridge
Deerfield	Elmhurst	
Deer Park	Hinsdale	
East Dundee	Oak Brook	
Roselle		

3. Plan Development and Organization

The 2024 Cook County MJ-HMP was updated by a planning team of Cook County Department of Emergency Management and Regional Security staff and expert consultants, with guidance from a steering committee representing the planning partners and other local stakeholders. The key steps in updating the plan were as follows:

1. Determine the Planning Area and Resources
2. Build and Reconvene the Planning Team
3. Outreach Strategy
4. Review and Update Community Capabilities
5. Update and Conduct the Risk Assessment
6. Update the Mitigation Strategy
7. Keep the Plan Current
8. Review and Adopt the Plan

9. Create a Safe and Resilient Community

4. Mission Goals and Objectives

The defined mission for the 2024 Cook County MJ-HMP is to “Identify risks and sustainable, cost-effective actions to mitigate the impact of natural hazards to protect the life, health, safety, welfare, and economy of the communities of Cook County.” Mitigation **goals** were established as follows:

1. Develop and implement sustainable, cost-effective, and environmentally sound risk-reduction (mitigation) projects.
2. Protect the lives, health, safety, and property of the citizens of Cook County from the impacts of natural hazards.
3. Protect public services and critical facilities, including infrastructure, from loss of use during natural hazard events and potential damage from such events.
4. Involve stakeholders to enhance the local capacity to mitigate, prepare for, and respond to the impacts of natural hazards.
5. Develop, promote, and integrate mitigation action plans.
6. Promote public understanding of and support for hazard mitigation.

Thirteen **objectives** were established for the plan that meets multiple goals, serving as stand-alone measurements of the effectiveness of the mitigation action. Proposed mitigation actions were evaluated in part based on how many goals and objectives they would help to fulfill.

1. Eliminate or minimize disruption of local government operations caused by natural hazards through all phases of emergency management.
2. Increase the resilience of (or protect and maintain) infrastructure and critical facilities.
3. Consider the impacts of natural hazards on future land uses in the planning area, including possible impacts from climate change.
4. Integrate hazard mitigation policies into land use plans in the planning area.
5. Develop, improve, and protect systems that provide early warnings, emergency response communications, and evacuation procedures.
6. Use the best available data, science and technologies to educate the public and to improve understanding of the location and potential impacts of natural hazards, the vulnerability of building types and community development patterns, and the measures needed to protect life safety.
7. Retrofit, purchase, or relocate structures in high hazard areas, including those known to be repetitively damaged.

8. Establish partnerships among all levels of local government, the private sector, and/or nongovernmental organizations to improve and implement methods to protect people, including underserved and underrepresented groups, and property.
9. Provide or improve flood protection on a watershed basis with flood control structures and drainage maintenance plans.
10. Strengthen codes and land use planning and their enforcement, so that new construction or redevelopment can avoid or withstand the impacts of natural hazards.
11. Encourage mitigation through incentive-based programs, such as the Community Rating System, Firewise, and StormReady programs.
12. Reduce natural hazard-related risks and vulnerability to potentially isolated and underserved populations within the planning area and ensure mitigation strategies result in equitable outcomes.
13. Encourage hazard mitigation measures that result in the least adverse effect on the natural environment and that use natural processes.

5. Hazards Addressed

The steering committee considered the full range of natural hazards that could impact the planning area and identified the following hazards as presenting the most significant concern:

- Dam or levee failure
- Drought
- Earthquake
- Flood
- Severe weather
- Severe winter weather
- Tornado
- Wildfire

Detailed risk assessments were performed for each of these hazards of concern. Also, a brief qualitative review was conducted of technological and human-caused hazards of interest. Climate Change was addressed for each hazard, as applicable.

6. Risk Assessment Methodology

Risk assessment is the process of measuring the potential loss of life, personal injury, economic injury, and property damage resulting from natural hazards. It allows emergency management personnel to establish early response priorities by identifying potential hazards and vulnerable assets. The process focuses on the following elements:

- **Identify hazards**—Use all available information to determine what types of disasters may affect a jurisdiction, how often they can occur, and their potential severity.
- **Assess probability, extent, vulnerability, and impact**—Determine the impact of natural hazard events on the people, property, environment, economy, and lands of the region.
- **Estimate cost**—Estimate the cost of potential damage that could be avoided by mitigation.

The risk assessment for this hazard mitigation plan evaluates the risk of natural hazards prevalent in the planning area and meets requirements of the DMA (44 CFR, Section 201.6(c)(2)).

7. Profiles of Cook County Hazards of Concern

The following hazards are addressed in the 2024 Cook County MJ-HMP. A brief description of each hazard is included in this section of the Executive Summary.

7.1 Dam and Levee Failure

There are 44 dams in Cook County, all regulated by the Water Resources Division of the Illinois Department of Natural Resources (IDNR). Importantly, 23 of these dams are classified as "high" (11) or "significant" (12) hazard, which means they have significant downstream populations at risk if the dam should fail. Flooding as a result of a dam and levee failure would significantly impact properties and communities in the inundation zones. There is no record of Federal Dam Disaster Declarations in Cook County between 1956-2022.

According to the National Inventory of Levees, there are seven (7) major levee systems located in Cook County (National Inventory of Levees). Although there is no history of levee failures in the planning area, it should be noted that the State of Illinois experienced levee failures in 1993 and 2008. In 1993, 17 levee systems breached along the Mississippi River and the Illinois River just north of where it meets the Mississippi River. Over 237,000 acres along the rivers were flooded.

Dam or levee failure can have severe impacts on property and critical infrastructure. These impacts include:

- Extensive Property Damage: The sudden release of water from a dam or levee failure can lead to widespread flooding, resulting in significant damage to residential, commercial, and industrial properties. This includes damage to buildings, homes, and vehicles.
- Critical Infrastructure Damage: Flooding from dam or levee failures can severely impact critical infrastructure such as bridges, roads, railways, and utilities (water and sewage systems, electrical grids, gas lines). This not only causes immediate disruption but can also lead to long-term economic impacts due to the time and cost associated with repairs and reconstruction.
- Environmental Contamination: Floodwaters can carry and spread pollutants and hazardous materials from industrial sites, sewage systems, and other sources, leading to environmental contamination of water, soil, and ecosystems.
- Disruption of Services: Essential services such as healthcare, education, emergency services, and transportation can be disrupted, affecting the wellbeing and daily life of the community.
- Economic Impact: The combined effect on property, infrastructure, and services can lead to significant economic losses, both direct and indirect. The cost of repairs, loss of business operations, and decrease in property values can have a lasting impact on affected communities.
- Recovery and Mitigation Costs: The financial burden of recovery and rebuilding can be substantial. In addition to immediate repair costs, there is often a need for investing in mitigation measures to prevent future incidents.

Exposed Structures and Property Value

FEMA's HAZUS-MH model estimated that there are 12,762 structures within the mapped dam failure inundation areas in the planning area. It is estimated that \$10.7 billion worth of building-and-contents are exposed to dam failure inundation, representing 0.90 percent of the total building value of the planning area.

7.2 Drought

Droughts originate from a deficiency of precipitation resulting from an unusual weather pattern. If the weather pattern lasts a short time (a few weeks or a couple of months), the drought is considered short-term. If the weather pattern becomes entrenched and the precipitation deficits last for several months or years, the drought is considered to be long-term. Drought generally affects large geographic areas, so drought descriptions in the hazard mitigation plan are usually for the entire State of Illinois rather than the immediate planning area of Cook County.

Droughts are fairly common in Illinois. In the past century, the state experienced serious drought periods from 1902 to 1915, from 1931 to 1934, and in 1954, 1964, and 1988. The 1930s had the greatest frequency and severity of drought since drought recording using the Palmer Drought Severity Index (PDSI) began in 1895. The worst case was the summer of 1934, with a statewide PDSI of -6.48, followed by the summer of 1931 with -6.39 and 1954 with -6.09. All three of these events fall into the category of extreme drought.

Recent events include drought in 1983 and 1988. In September 1983, all 102 counties were declared state disaster areas because of high temperatures and insufficient precipitation during the summer. In 1988, 54 percent of the state was impacted by drought-like conditions, resulting in disaster relief payments to landowners and farmers exceeding \$382 million; however, no state declaration was made. Historical drought data for the planning area indicate there have been at least seven (7) significant droughts in the last 115 years, which equates to a drought every 16 years on average, or a minimum of a 6.25-percent chance of a drought in any given year.

Drought can have a widespread impact on the environment and the economy, although it typically does not result in loss of life or damage to property, as do other natural disasters. The National Drought Mitigation Center describes likely drought impacts as those affecting agriculture, water supplies, and the risk of fire.

Scientists currently do not know how to predict drought more than a month in advance for most locations. How long a drought lasts depends on interactions between the atmosphere and the oceans, soil moisture and land surface processes, topography, internal dynamics, and the accumulated influence of weather systems on the global scale.

Crucial issues associated with drought include the following:

- Identification and development of alternative water supplies
- Use of groundwater recharge techniques to stabilize the groundwater supply
- The probability of increased drought frequencies and durations due to climate change
- The promotion of active water conservation even during non-drought periods.

While drought is considered a low-risk hazard for Cook County, planners need to consider best practices for land use policies to support water supply sustainability and increase the protection

of water resources. Utilizing these practices provides local municipality capability to protect future development from drought.

7.3. Earthquake

An earthquake is the vibration of the earth's surface following a release of energy in the earth's crust. Earthquakes tend to occur along faults, which are zones of weakness in the crust. Earthquakes occur throughout Illinois, with most in the southern third of the state. Over 360 earthquakes have occurred in Illinois during the past 20 years, with 32 resulting in damage. According to USGS, no fault zones are in Cook County; however, numerous reports highlight the fault activity of the Des Plaines Crater located beneath the populated Des Plaines suburb of Chicago. Fifteen events have been recorded in Cook, DuPage, Kane, Kendall, and Will Counties since 1704. Cook County has experienced three earthquakes ranging from a magnitude of 3 to 4.9. Since the 2018 Hazard Mitigation Plan, Cook County has not experienced any additional significant earthquakes.

The actual movement of the ground in an earthquake is seldom the direct cause of injury or death. Casualties generally result from falling objects and debris, because the shocks shake, damage or demolish buildings and other structures. Disruption of communications, electrical power supplies and gas, sewer and water lines should be expected. Earthquakes may trigger fires, dam failures, or releases of hazardous material, compounding their effects. Any seismic activity of 6.0 or greater on faults within the planning area would have significant impacts throughout the county. Earthquakes of this magnitude or higher would lead to a massive failure of structures built on loose soils. Levees and revetments constructed on such soils would likely fail, representing a loss of critical infrastructure. These events could cause secondary hazards that would further damage structures.

There is currently no reliable way to predict an earthquake at any given location with any significant warning time. Research is being done with warning systems that use the low energy waves that precede major earthquakes to give approximately 40 seconds notice that a major earthquake is about to occur. The warning time is very short, but it could allow for someone to get under a desk, step away from a hazardous material they are working with or shut down a computer system.

Important issues associated with earthquakes include the following:

- The public perception of the earthquake risk within the planning area is low. It can be difficult to get the public to think about earthquake mitigation with little or no perceived risk.
- Most of the planning area's building stock was built prior to 1975 when seismic provisions became uniformly applied through building code applications. A building stock analysis that looks at the potential fragility of the older building stock constructed without building code influence would be beneficial in the identification of seismic mitigation projects.
- More earthquake mapping is needed for the planning area.
- Critical facility owners/operators should be encouraged to create or enhance continuity of operations plans using the information on risk and vulnerability contained in the Cook County hazard mitigation plan.
- Geotechnical standards should be established that take into account the probable impacts of earthquakes in the design and construction of new or enhanced facilities.

- The County has over 6 miles of earthen levees and revetments on soft, unstable soil. These soils are prone to liquefaction, which would severely undermine the integrity of these facilities.
- There are a large number of earthen dams within the planning area. Dam failure warning and evacuation plans and procedures should be reviewed and updated to reflect the dams' risk potential associated with earthquake activity in the region.

7.4 Flood

Flood Types and History

Flooding can occur in a number of ways, and many instances are not independent of each other and can occur simultaneously during a flood event. The types of flooding considered for this plan include:

- Heavy rainfall
- Urban stormwater overflow
- Rapid snowmelt
- Rising groundwater (generally in conjunction with heavy prolonged rainfall and saturated conditions)
- Riverine ice jams
- Flash floods
- Alluvial fan flooding
- Flooding from dam failure
- Coastal/Shoreline flooding
 - Seiche
 - Meteotsunami
 - Coastal Erosion

Floods in Cook County are caused by rainfall from large frontal storms, which may be in combination with some snowmelt, runoff, and ice jams. The principal contributor to flooding in the area is the inadequate capacity of some of the natural stream channels to contain runoff resulting from intense thunderstorm precipitation over the stream basins. Inundation of lands adjoining stream channels has been aggravated over the years by the gradual accumulation of silt. The buildup of sand bars and island channels has resulted in the loss of channel capacity. Another factor lending itself to the poor flow characteristics of some portions of channels is the excessive growth of brush, light timber, and aquatic vegetation.

From 2013 through 2022, 90 Riverine Flooding incidents occurred in Cook County and were recorded by NOAA. This frequency averages nine flooding incidents annually and would indicate a similar trend moving forward. From 2013 through 2022, 84 Urban/Flash/Stormwater Flooding incidents occurred in Cook County and were recorded by NOAA. This frequency averages 8.4 flooding incidents annually and would indicate a similar trend moving forward.

According to NOAA, the frequency of flash flooding depends on seasonal weather patterns. Flash flooding is typically caused by inadequate drainage following heavy rainfall or rapid snowmelt and is more likely to occur in spring when thunderstorms and snow melt are more prominent.

Urban areas (such as Chicago) are typically connected to municipal sewer systems (stormwater and/or sanitary sewer). For this reason, it is more probable that flash flooding will occur within this area.

Cook County experiences numerous episodes of river and urban flooding every year; massive floods that can cause significant property damage typically occur every three to seven years.

Flood Mapping

Flood studies use historical records to determine the probability of occurrence for different river discharge (flow) levels. The flood frequency equals 100 divided by the discharge probability. For example, the 100-year discharge has a 1-percent chance of being equaled or exceeded in any given year. The extent of flooding associated with a 1-percent annual probability of occurrence (the base flood or 100-year flood) is used as a regulatory boundary by many agencies. This boundary is a convenient tool for assessing risk in flood-prone communities. For most communities participating in the National Flood Insurance Program (NFIP), FEMA has prepared a detailed Flood Insurance Study that presents water surface elevations for the 1-percent annual chance flood and the 0.2-percent annual chance flood (the 500-year flood). The federal standard for floodplain management under the NFIP is the 100-year floodplain. This area is chosen using historical data such that in any given year there is a 1% chance of a "base flood (also known as 100-year flood or regulatory flood). A base flood is one that covers or exceeds the 100-year floodplain. A 500-year floodplain is an area with at least a .2% chance of flood occurrence in any given year. The boundaries of the 100- and 500-year floodplains are shown on Flood Insurance Rate Maps.

FEMA has mapped over 78 square miles of the 100-year floodplain and 99 square miles of 500-year floodplain along 172 water courses within the Cook County planning area. This includes floodplains within jurisdictions that intersect multiple counties. While these maps do not cover all the flood risks within the planning area, they do represent a large percentage of the risk. It should be noted that mapping showing areas of urban flooding is limited in the County.

Flood Severity

The principal factors affecting flood damage are flood depth and velocity. The deeper and faster flood flows become, the more damage they can cause. Shallow flooding with high velocities can cause as much damage as deep flooding with slow velocity, is especially true when a channel migrates over a broad floodplain, redirecting high-velocity flows and transporting debris and sediment. Flood severity is often evaluated by examining peak discharges.

The worst-case scenario for flooding in the Cook County planning area has happened numerous times in the past. It involves intense rainstorms that stall over the planning area, dropping rainfall totals in excess 6 inches over 48 hours (this scenario is significantly exacerbated by the presence of snowpack on the ground), which leads to both riverine and stormwater/urban drainage flooding that can overwhelm flood response capabilities in the planning area. Significant roads can be blocked, preventing critical access for many residents and critical functions. High in-channel flows can cause water courses to scour, possibly washing out roads and creating more isolation problems.

Flood Warning

The Cook County flood threat system consists of a network of precipitation gages throughout the watershed and stream gages at strategic locations that continuously monitor and report stream levels. All of this information is analyzed by agencies such as the Cook County Department of Emergency Management and Regional Security (EMRS) and Metropolitan Water Reclamation District to evaluate the flood threat and possible evacuation needs.

Floods are generally classed as either slow-rise or flash floods. Due to the sequential pattern of meteorological conditions needed to cause serious slow-rise flooding, it is unusual for a slow-rise flood to occur without warning. Slow-rise floods may be preceded by a warning time from several hours, to days, to possibly weeks. Evacuation and sandbagging for a slow-rise flood may lessen flood damage. Flash floods are more difficult to prepare for, due to the extremely short warning time given, if any. Flash flood warnings usually require evacuation within an hour. However, potential hazard areas can be warned in advance of potential flash flooding danger.

Participation in Federal Flood Programs

The NFIP makes federally backed flood insurance available to homeowners, renters, and business owners in participating communities. Cook County entered the NFIP on April 15, 1981. The effective date for the current countywide Flood Insurance Rate Map is August 19, 2008. In addition to the County, most Cook County municipalities participate in the NFIP. As of August 2023, Cook County had 12,083 flood insurance policies providing \$2.644 billion in insurance coverage. According to FEMA statistics, in the State of Illinois, there were 32,840 flood insurance policies providing over \$7.06 billion in insurance coverage.

As of March 17, 2022, there are twenty (20) communities in the planning area that also participate in the Community Rating System (CRS), a voluntary program that encourages floodplain management activities that exceed the NFIP requirements. The CRS requires participating communities to identify repetitive loss areas, where flood insurance claims have been paid multiple times for individual properties. FEMA's list of repetitive loss properties identifies 1,741 such properties in the planning area as of May 2024.

Issues

Important issues associated with flooding include the following:

- Modeling performed by the Metropolitan Water Reclamation District is considered to be the best available flood risk data for the planning area, but it is not the basis of FEMA's current effective Flood Insurance Rate Map. The District's flood hazard data should be formatted so that can be used to support risk assessment and thus validate the best available data.
- The planning area has a large percentage of policies and losses outside a mapped hazard area. Basement flooding is a common problem.
- The stormwater/urban drainage flooding risk is not mapped, which makes it difficult to assess this hazard, other than looking at historical loss data.
- The risk associated with the flood hazard overlaps the risk associated with other hazards such as an earthquake. This provides an opportunity to seek mitigation alternatives with multiple objectives that can reduce the risk for multiple hazards.
- There is no consistency of land-use practices and regulatory floodplain management within the planning area. It is unclear how potential climate change may impact flood conditions in the planning area.
- The concept of residual risk should be considered in the design of future capital flood control projects and should be communicated with residents living in the floodplain.
- More information is needed on flood risk to support the concept of risk-based analysis of capital projects.
- There needs to be a sustained effort to gather historical damage data, such as high-water marks on structures and damage reports, to measure the cost-effectiveness of future mitigation projects.

- Ongoing flood hazard mitigation will require funding from multiple sources.
- There needs to be a coordinated hazard mitigation effort between jurisdictions affected by flood hazards in the county.
- Floodplain residents need to continue to be educated about flood preparedness and the resources available during and after floods.
- The promotion of flood insurance as a means of protecting private property owners from the economic impacts of frequent flood events should continue.
- The economy affects a jurisdiction's ability to manage its floodplains. Budget cuts and personnel losses can strain the resources needed to support floodplain management.

7.5 Severe Weather

Severe weather refers to any dangerous meteorological phenomena with the potential to cause damage, serious social disruption, or loss of human life. It includes extreme heat, lightning, hailstorms, dense fog, and strong wind. Severe-weather events can happen anywhere in the planning area. Severe local storms are probably the most common widespread hazard. They affect large numbers of people throughout Cook County and the surrounding region when they occur. The heat wave of July 1995 was one of the worst disasters in Illinois history, with over 700 deaths statewide over five days.

Records from the National Climatic Data Center indicate approximately 1,410 severe weather events (not including heat and excessive heat events) in the planning area between 1950 and 2023. NCDC data from 1996 to 2023 also records 64 heat or excessive heat events.

The most common problems associated with severe storms are immobility and loss of utilities. Roads may become impassable due to flooding or downed trees. Power lines may be downed due to high winds. Lightning can cause severe damage and injury. A worst-case severe-weather event would involve prolonged high winds during a thunderstorm. Such an event would have both short-term and longer-term effects. Initially, schools and roads would be closed due to power outages caused by high winds and downed tree obstructions. In more rural areas, some subdivisions could experience limited ingress and egress. Prolonged rain could produce flooding and overtopped culverts with ponded water on roads. Flooding could further obstruct roads and bridges, further isolating residents.

Meteorologists can often predict the likelihood of a severe storm or other severe weather events, which can give several days of warning time. The Chicago Office of the National Weather Service issues severe storm watches and warnings when appropriate to alert government agencies and the public of possible or impending weather events.

Important issues associated with severe weather include the following:

- Redundancy of power supply throughout the planning area must be evaluated. The capacity for backup power generation is limited.
- Public education on dealing with the impacts of severe weather needs to be provided and debris management (downed trees, etc.) must be addressed.
- The effects of climate change may result in an increase in the frequency of extreme heat events.

7.6 Severe Winter Weather

The severe winter weather hazard encompasses heavy snow, lake-effect snow, blizzards, ice storms, sleet, cold/windchill, extreme cold temperatures and wind chill, frost/freeze, general winter weather, and winter storms. Severe winter weather events can happen anywhere in the planning area. NOAA identifies 181 of these severe winter weather events in the planning area from 1950 - 2023, excluding snowstorms classified as less than major snowstorms. The planning area typically receives 34 inches of snow each year and can expect to experience exposure to a severe winter weather event at least annually.

All events totaled \$700,000 in property damage, 156 direct deaths and 8 indirect deaths, and 5 direct injuries and 3 indirect injuries.

Severe winter weather impacts can be significant. Roads may become impassable due to ice or snow. Power lines may be down due to high winds or ice accumulation, and services such as water or phone may not be able to operate without power. Physical damage to homes and facilities can occur from wind damage or accumulation of snow or ice. Freezing rain can cause the most dangerous conditions. Ice buildup can bring down trees, communication towers, and wires, creating hazards for property owners, motorists, and pedestrians alike. Many severe winter weather events in the planning area have resulted in the loss of life.

Meteorologists can often predict likely severe winter weather, giving several days of warning time. The National Weather Service provides public warnings on storm, snow and ice events as appropriate to alert government agencies and the public of possible or impending weather events.

Important issues associated with severe winter weather in the planning area include the following:

- Heavy snow can lead to structural damage due to the weight of snow accumulation, especially on roofs and overhangs. This can result in costly repairs and safety hazards.
- The weight of snow and ice can down trees and power lines, leading to widespread power outages. This disrupts heating and telecommunications and can cause further economic losses. Redundancy of power supply must be evaluated as the capacity for backup power generation is limited.
- Extreme cold/wind chill can lead to property damage and critical infrastructure impacts including frozen and burst water pipes.
- Isolated and vulnerable populations are at significant risk.

7.7 Tornado

Tornadoes are the most violent of all atmospheric storms, and all of Illinois is susceptible to them, including Cook County. The tornado season runs March through August, although a tornado can occur in the state at any time. Many tornadoes have struck Cook County, including several within the Chicago city limits. The F4-rated Oak Lawn tornado in April 1967 was one of the deadliest tornadoes in the planning area, with 33 fatalities. The only F5 tornado to ever strike the Chicago area was on August 28, 1990, which occurred in nearby Will and Kendall Counties. In total, 29 direct deaths, 350 injuries, and 250 million in property damage was recorded.

Between 01/01/2014 and 12/31/2023 Cook County recorded 16 tornadic events over 3,652 days.

Tornadoes can cause fatalities and devastate a neighborhood in seconds. Winds can reach 300 mph, and damage paths can be more than a mile wide and 50 miles long. If a major tornado were to strike within the populated areas of Cook County, the damage could be widespread. Businesses could be forced to close for an extended period or permanently, fatalities could be high, many people could be homeless for an extended period, and routine services such as telephone or power could be disrupted. Buildings can be damaged or destroyed.

The local NWS office issues a tornado watch when tornadoes are possible in an area and a tornado warning when a tornado has been sighted or indicated by weather radar. The current average lead time for tornado warnings is 13 minutes. The National Weather Service has established a goal of 15 minutes in its strategic plan. Occasionally, tornadoes develop so rapidly that little, if any, advance warning is possible.

Important issues associated with tornadoes in the planning area include the following:

- The older building stock in the planning area is built to low code standards or none at all. These structures could be highly vulnerable to tornadoes.
- Redundancy of power supply must be evaluated. The capacity for backup power generation is limited.
- The amount of the tornado zone that contains vacant, developable land is not known and would be valuable information for gauging the future development potential of the tornado zone.
- Declining growth rate makes it difficult for code standards to have impacts on new development. The planning area has insufficient suitable tornado shelters.
- Public awareness of tornado response protocols is a concern, given the area's many visitors.

7.8 Wildfire

Wildfire is an uncontrolled fire that burns in forests, grasslands, and other natural areas. Wildfires can spread quickly, driven by factors like wind and dry conditions, and they often pose significant threats to life, property, and the environment. These fires can be ignited by various sources, including lightning, human activities, and other natural causes. Wildfires can result in widespread devastation and require coordinated efforts for containment, suppression, and recovery.

The National Interagency Fire Center (NIFC) employs several measures and tools to assess the extent and intensity of wildfires. These include the acreage burned, which quantifies the size of the affected area, with larger acreage indicating more extensive wildfires. Fire behavior indicators such as the rate of spread, fireline intensity, and flame length offer insights into the wildfire's intensity, with rapid spread and high-intensity flames signifying a more severe fire.

Although wildfires are not a major risk for Cook County, locations within the Forest Preserves of Cook County may be vulnerable to this hazard. Air quality concerns from wildfires outside of Cook County also pose a risk.

Wildfires can have significant life safety and public health impacts. First, wildfires produce smoke and particulate matter that can degrade air quality over large areas, potentially leading to respiratory issues, exacerbating pre-existing conditions, and causing symptoms such as coughing, shortness of breath, and irritation of the eyes and throat.

8. Planning Area Risk Ranking

Risk rankings were performed by each planning partner to compare the probable impacts of the hazards of concern. For each community, the rankings assessed the probability of each hazard’s occurrence as well as its likely impact on people, property, and the economy. The results of the countywide ranking, which were used in establishing mitigation action and priorities, are summarized below.

	Probability	Consequence				Total Risk
Hazard Event	Probability Factor	Sum of Weighted Extent Factors	Sum of Weighted Vulnerability Factors	Sum of Weighted Impact Factors	Consequence Score	Total Risk Score (Probability x Consequence)
Flood (Urban/Flash Flood)	3	15	12	30	57	79
Severe Winter Weather: Blizzards	3	15	16	24	55	77
Severe Winter Weather: Snow	3	12	16	21	49	70
Severe Weather: High Winds	3	9	16	16	41	60
Flood (Riverine/Creek)	2	15	11	31	57	56
Severe Winter Weather: Ice Storms	2	15	16	25	56	55
Severe Weather: Extreme Heat	2	12	12	30	54	54
Tornado	2	15	6	30	51	51
Severe Winter Weather: Extreme Cold	2	12	12	20	44	45
Drought	2	12	12	18	42	43
Coastal/Shoreline Flooding	2	12	6	23	41	42
Earthquake	2	9	16	16	41	42
Severe Weather: Lightning	3	6	6	14	26	41
Severe Weather: Hail	2	9	11	16	36	38
Severe Weather: Fog	2	9	6	14	29	32
Wildfire	2	6	6	15	27	30

Dam and levee failure	1	15	6	27	48	27
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9. Mitigation Strategies

The heart of the mitigation plan is the mitigation strategy, which serves as the long-term blueprint for reducing the potential losses identified in the risk assessment. The mitigation strategy describes how Cook County and the participating jurisdictions will accomplish the overall purpose, or mission, of the planning process. As part of the update process, mitigation goals and objectives were reevaluated; and mitigation actions/projects were updated/amended, identified, evaluated, and prioritized. Over 1,500 mitigation projects were identified and updated by the County and participating jurisdictions.

10. Plan Maintenance Strategy

The hazard mitigation plan includes a formal process to ensure that the 2024 Cook County MJ-HMP remains an active and relevant document and that the planning partners maintain their eligibility for relevant funding sources. The plan’s format allows sections to be reviewed and updated when new data becomes available, resulting in a plan that will remain current and relevant. The strategy for ongoing maintenance of the plan includes the following components:

Plan Implementation—Plan implementation and evaluation will be a shared responsibility among all planning partners and agencies identified as lead agencies in the mitigation action plans. Cook County EMRS will assume lead responsibility for implementing the plan maintenance strategy.

Steering Committee—It is recommended that a steering committee remain a viable body involved in key elements of the plan maintenance strategy. The steering committee will strive to include representation from the planning partners, as well as other stakeholders in the planning area.

Annual Progress Report—The steering committee will convene to perform annual reviews. EMRS will then prepare a formal annual report on the progress of the plan.

Plan Update—The planning partnership intends to update the hazard mitigation plan on a five-year cycle from the date of initial plan adoption.

Continuing Public Involvement—The public will continue to be apprised of the plan’s progress through the Cook County hazard mitigation website and by copies of annual progress reports provided to the media. EMRS has agreed to maintain the hazard mitigation plan website, and each planning partner has agreed to provide links to the website on their jurisdictional websites.

Incorporation into Other Planning Mechanisms—All municipal planning partners are committed to creating a linkage between the hazard mitigation plan and their comprehensive plans by identifying a mitigation action as such and giving that action a high priority. As information becomes available from other planning mechanisms that can enhance this plan, that information will be incorporated via the update process.

11. Plan Adoption

The 2024 Cook County MJ-HMP was submitted for review and approval to the Illinois Emergency Management Agency and FEMA in June of 2024. The 2024 update of the Cook County Multi-Jurisdictional Hazard Mitigation Plan (CCMJHMP) was approved by IEMA and FEMA in July and has been officially adopted by the Cook County Board of Commissioners. The next step in the process is for all participating jurisdictions to officially adopt the plan through resolution. Every participating jurisdiction must adopt the Cook County Plan through resolution within 1 year to be officially recognized by FEMA as being part of the CCMJHMP.