

Chapter 1. Introduction

1.1. Background

The City of Calumet City, Illinois, has experienced a variety of flooding and drainage problems throughout its history. The worst problem has been overbank flooding from the Little Calumet River, which forms the southern boundary of the city.

In 1999, the City adopted a *Floodplain Management Plan* that explored many ways to protect properties and organized its flood protection activities under a single, coordinated program. That plan set four goals and identified 23 action items that would help prevent or reduce flood losses. The *Floodplain Management Plan* was prepared following a planning process recommended by the Federal Emergency Management Agency's Community Rating System.

In 2000, Calumet City was accepted in the Community Rating System (CRS), which has given flood insurance premium discounts for residents. The CRS is explained in Section 1.4. Continued monitoring of the implementation of the *Plan* is needed to keep it useful and is a CRS requirement. The CRS also requires that every five years an update to the plan be prepared.

While flooding has historically been the natural hazard of greatest interest in Calumet City, the area is subject to the danger and damage caused by other hazards. As seen in the table to the right, Cook County has had 13 Presidential Disaster declarations in the last 40 years due to natural hazards.

The Disaster Mitigation Act of 2000 (42 USC 5165) established a multi-hazard mitigation plan as a prerequisite for Federal Emergency Management Agency (FEMA) mitigation funds. That requirement went into effect on November 1, 2004.

Accordingly, the City of Calumet City decided to prepare this natural hazards mitigation plan to meet three objectives:

- Review the goals and activities implemented pursuant to the 1999 *Floodplain Management Plan* and determine if they are still pertinent or should be revised.
- Prepare the five-year update required for continued credit under the Community Rating System.
- Convert the 1999 *Floodplain Management Plan* into a natural hazards mitigation plan to qualify the City for FEMA mitigation funding.

Cook County Disaster Declarations	
Declaration Date	Type of Disaster
April 25, 1967	Tornado
September 5, 1972	Flood
April 27, 1973	Flood
June 18, 1976	Severe storm, tornado
January 16, 1979	Snow
June 30, 1981	Severe storm, flood
October 7, 1986	Flood
August 21, 1987	Flood
August 27, 1993	Flood
July 25, 1996	Severe storm
September 17, 1997	Severe storm, flood
January 8, 1999	Snow
January 18, 2001	Snow

1.2. Mitigation Planning Approach

“Hazard mitigation” does not mean that all hazards are stopped or prevented. It does not suggest complete elimination of the damage or disruption caused by such incidents. Natural forces are powerful and most natural hazards are well beyond our ability to control. Mitigation does not mean quick fixes. It is a long-term approach to reduce a community’s vulnerability to the hazards that threaten it.

A plan is the product of a rational thinking process that reviews alternative mitigation measures and selects and designs the ones that will work best for the community. It is the opposite of making quick decisions based on inadequate information. Plans are vital to ensuring that public funds are well spent.

This plan was prepared using a standard planning process that had three key ingredients:

1. *Technical expertise:* The process involved input from City staff, other local agencies and state and federal offices. The lead technical input and plan drafting was provided by French & Associates, Ltd., a hazard mitigation consulting firm in Park Forest.

The activities reviewed and recommended have been proven to be effective in preventing or reducing damage. The plan notes where many of them have been implemented in other south suburban communities.

2. *Public involvement:* Many of the activities require the cooperation of residents to be effective. Because residents are important to the solution, they were involved in the planning of the solution. Public involvement was provided in two ways: through the City’s Floodplain Management Committee and through general outreach projects. The Floodplain Management Committee, created when the 1999 Plan was adopted, was given the assignment to update the Plan and incorporate the other natural hazards. It is composed of City staff from offices involved in hazard-related activities and one resident from each of the City’s wards. The members were:

- Erik Schneider, 1st Ward Representative
- Irma Milewski, 2nd Ward Representative
- Charles Pryor, 3rd Ward Representative
- Stephen B. Sikorski, 5th Ward Representative
- Jeff L. Newman, 6th Ward Representative
- Carl M. Sivak, 7th Ward Representative
- Jim Banasiak, Director, Department of Inspectional Services
- Elaine Zdunek, Department of Inspectional Services
- Marvin Skarwecki, Sewer Maintenance Department
- Len Chiaro, Emergency Services and Disaster Agency
- Joe Ratkovich, Fire Department

All City aldermen were ex-officio members and several attended some of the meetings.



In preparing the 1999 *Plan*, the City sent questionnaires to floodplain residents and collected public input at several forums. For this 2005 plan update, background information was posted on the City’s website and comments and input were invited. The draft of this plan was publicized as available for review and comment. Examples of the public involvement activities are in Appendix A.

3. *Comprehensive review*: Everything that could affect damage from floods and other hazards in Calumet City was considered. The technical experts ensured that time was not wasted on irrelevant activities, but the process was not limited to just a few alternatives. The Committee’s work and the subsequent plan document explored six general strategies of hazard mitigation activities. These strategies are the subject of Chapters 4 – 9 in this *Plan*.
 - Preventive – e.g., zoning, building codes, and other development regulations
 - Property protection – e.g., relocation out of harm’s way, retrofitting buildings
 - Natural resources protection – e.g., preserving wetlands, minimizing sedimentation
 - Emergency services – e.g., warning, response, evacuation
 - Flood control projects – e.g., levees, reservoirs, channel improvements
 - Public information – e.g., outreach projects, technical assistance to property owners

Together, the consultants and the Committee reviewed existing studies, reports, and other material on the City’s hazard vulnerability and activities that can reduce the impact of the hazards. For this update, this was accomplished through a series of planning meetings that were held December 2004 through May 2005.

Each section in this plan was given a detailed review at one or more meetings. The topic was discussed in general, then the Committee reviewed how it applied to Calumet City and what changes should be recommended. After the alternatives were reviewed, the Committee drafted an “action plan” that specifies recommended projects, who is responsible for implementing them, and when they are to be done. The action plan is included as Chapter 10 of this *Hazard Mitigation Plan*.

It should be noted that this *Plan* serves only to recommend mitigation measures. Implementation of these recommendations depends on adoption of this *Plan* by the City Council and implementation by the offices designated in the action plan. It is recommended that the Floodplain Management Committee monitor implementation and report on progress to the City Council and the public.

1.3. Coordination

During the planning process, contacts were made with the following agencies to determine how their programs affect or could support the City's flood protection efforts. Copies of the draft plan's executive summary were also sent to these agencies. They were advised that the full plan could be viewed on the City's website if they wanted to review it and comment on it.

Federal agencies

- Federal Emergency Management Agency, Region V
- National Weather Service
- U.S. Army Corps of Engineers, Chicago District
- U.S. Fish & Wildlife Service
- U.S. Department of Agriculture, Natural Resources Conservation Service

State agencies

- Illinois Department of Natural Resources, Office of Water Resources
- Illinois Emergency Management Agency
- Illinois Environmental Protection Agency
- University of Illinois Extension
- Illinois Geological Survey

Regional agencies

- Calumet Memorial Park District
- Metropolitan Water Reclamation District of Greater Chicago
- Northeastern Illinois Planning Commission
- South Suburban Mayors and Managers Association
- Thornton Fractional School District
- Will-South Cook Soil and Water Conservation District

Organizations

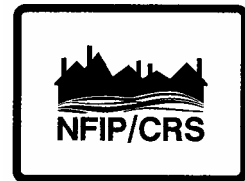
- Calumet City Civic League
- Calumet City Chamber of Commerce
- American Legion Calumet Memorial Post 330
- Veterans of Foreign Wars
- River Oaks Golf Course
- River Oaks Homeowner Association II
- River Oaks Townhouses Co-operative
- Park of River Oaks Homeowner Association
- American Red Cross of Greater Chicago
- Home Builders Association of Greater Chicago
- Open Lands Project

Neighboring communities

- City of Hammond, Indiana
- Cook County Department of Public Health
- Cook County Forest Preserve District
- Cook County Planning and Development
- Village of Burnham
- Village of Dolton
- Village of Lansing
- Village of South Holland
- Village of Thornton

1.4. The Community Rating System

FEMA’s National Flood Insurance Program (NFIP) administers the Community Rating System (CRS). Under the CRS, flood insurance premiums for properties in participating communities are reduced to reflect the flood protection activities that are being implemented. This program can have a major influence on the design and implementation of flood mitigation activities, so a brief summary is provided here.

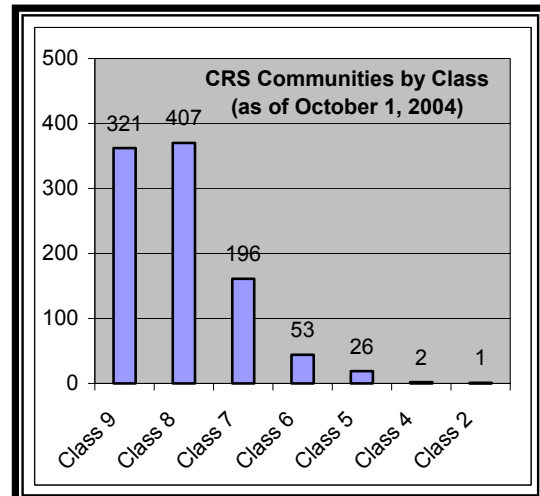


A community receives a CRS classification based upon the credit points it receives for its activities. It can undertake any mix of activities that reduce flood losses through better mapping, regulations, public information, flood damage reduction and/or flood warning and preparedness programs. The CRS provides an incentive not just to start new mitigation programs, but to keep them going.

There are ten CRS classes: class 1 requires the most credit points and gives the largest premium reduction; class 10 receives no premium reduction (see Table). A community that does not apply for the CRS or that does not obtain the minimum number of credit points is a class 10 community.

Class	Points	Premium Reduction	
		In Floodplain	Outside Floodplain
1	4,500+	45%	10%
2	4,000–4,499	40%	10%
3	3,500–3,999	35%	10%
4	3,000–3,499	30%	10%
5	2,500–2,999	25%	10%
6	2,000–2,499	20%	10%
7	1,500–1,999	15%	5%
8	1,000–1,499	10%	5%
9	500– 999	5%	5%
10	0 – 499	0	0

Of the 20,000 communities in the NFIP, just over 1,000 participate in the CRS, 28 in Illinois. Calumet City is a Class 6. As seen in the graph to the right, a Class 6 puts the City in top 10% of CRS communities and the top 1% of NFIP communities in the country.



Calumet City is receiving CRS credit for its 1999 *Floodplain Management Plan* and expects to receive continued credit for this 2005 update and natural hazards mitigation plan. To continue to receive the credit, the City must annually recertify to FEMA that it is continuing to implement its CRS credited activities. Failure to maintain the same level of involvement in flood protection can result in a loss of CRS credit points and a resulting increase in flood insurance rates to residents.

Benefits of CRS participation: There are over 1,600 flood insurance policies in force in Calumet City. By being a CRS Class 6, the City's efforts are giving these policy holders an average reduction of \$87 in their insurance premiums. In total, over \$140,000 is being saved annually. That's \$140,000 that can be spent in Calumet City instead of going to insurance companies.

In addition to the direct financial reward for participating in the Community Rating System, there are many other reasons to participate in the CRS. As FEMA staff often say, "if you are only interested in saving premium dollars, you're in the CRS for the wrong reason."

The other benefits that are more difficult to measure in dollars:

1. The activities credited by the CRS provide direct benefits to residents, including:
 - Enhanced public safety;
 - A reduction in damage to property and public infrastructure;
 - Avoidance of economic disruption and losses;
 - Reduction of human suffering; and
 - Protection of the environment.
2. A community's flood programs are better organized and more formal. Ad hoc activities, such as responding to drainage complaints rather than an inspection program, are conducted on a sounder, more equitable basis.
3. A community can evaluate the effectiveness of its flood program against a nationally recognized benchmark.
4. Technical assistance in designing and implementing a number of activities is available at no charge from the Insurance Services Office.
5. The public information activities build a knowledgeable constituency interested in supporting and improving flood protection measures.
6. A community has an added incentive to maintain its flood programs over the years. The fact that its CRS status could be affected by the elimination of a flood-related activity should be taken into account by the city council when considering such actions.
7. Every time residents pay their insurance premiums, they are reminded that the community is working to protect them from flood losses, even during dry years.

More information on the Community Rating System can be found at <http://training.fema.gov/EMIWeb/CRS/>