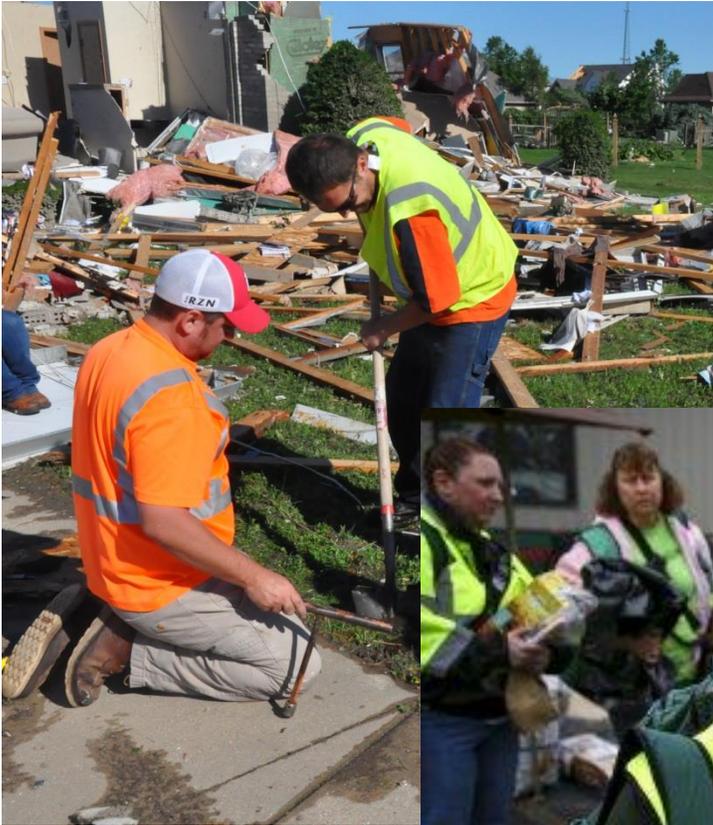


COAL CITY 6-22 TORNADO RESPONSE

SUMMARY REPORT



Tornado Damage and Paths
Coal City June 22, 2015 and Diamond November 17, 2013
Within Grundy County, Illinois



1 EF-3 TORNADO

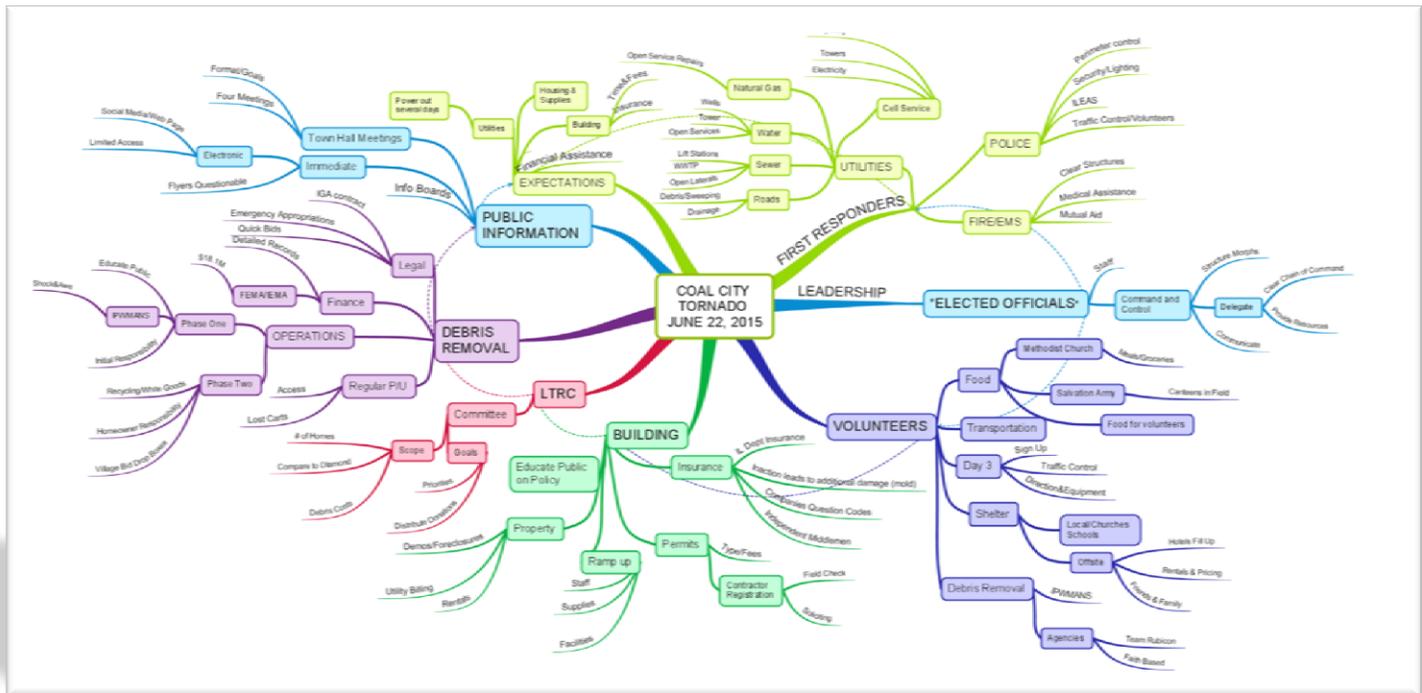
On June 22nd, at approximately 10:00 pm, an EF-3 tornado struck Coal City. The Coal City tornado was one of nine tornado events that evening. The tornado passed from northwest to southeast, and traversed the entire length of the village. The path of the tornado was three-quarters of a mile wide (3,960 feet) and 16.5 miles long. Wind speeds approached 160 mph, strengthening as the tornado passed over the village.

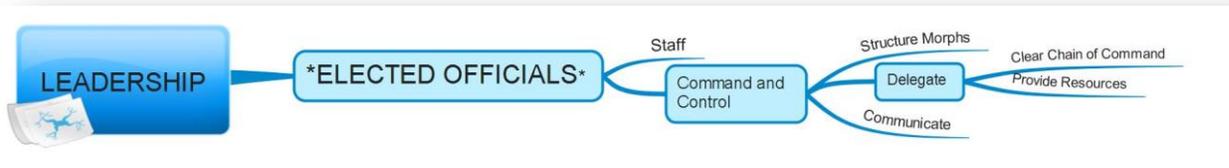


Representatives from Grundy County Emergency Management Agency conducted a damage survey immediately after the event. Approximately 800 homes were affected by the tornado. There were no fatalities, and only a few minor injuries. The Coal City Fire District ambulances only transported seven residents to Morris Hospital for treatment; all of these persons were released shortly thereafter. Advance warning by the National Weather Service, local officials, and media outlets

contributed to the storm's low injury rate. Several ComEd high tension metal trusses were crumpled, and numerous utility poles were downed. A Certified Arborist estimated that at least fifty thousand trees were lost on public and private land.

Approximately 30 Fire and EMS units responded with mutual aid, and approximately 70 police departments responded to the emergency. Over 20 municipalities and agencies provided trucks, equipment, and operators during storm debris removal operations. More than 1,700 volunteers worked during the first several days following the event. Volunteer services provided 9,500 meals at the Methodist Church, 7,000 meals were sent to the field, 700 meals were sent to public works crews, police, and fire volunteers, 600 breakfasts were provided to Rubicon and AmeriCorps volunteers, and 400 meals to families in the field, for a total of 18,200 meals served during response operations.





2 LEADERSHIP

2.1 ELECTED OFFICIALS

The Village President and Board of Trustees provided policy leadership and action decisions throughout the response and recovery periods. Elected officials were active in monitoring response and recovery efforts, interaction with the public, distributing information through the media, and directing public information efforts. On June 23, Governor Rauner inspected the damage in Coal City. Subsequently, the State of Illinois provided Illinois Emergency Management field personnel.

As indicated by the dashed line on the full map, leadership activities interfaced with all facets of the response/recovery effort. Leadership developed a structure to administer long term recovery efforts, adopted emergency appropriations to fund response and clean up expenses, modified building permit regulations, authorized emergency purchases, and provided forums for public information and input. Leadership was active in Command and Control meetings, coordinating utilities, interfacing with other communities, and interacting with outside governmental agencies.



2.2 STAFF AND VOLUNTEERS

Leadership immediately established a Command and Control Board. The composition of the CCB was fluid, and morphed as the recovery progressed. Members of the CCB included the Mayor, Village Administrator, the police department, village staff, state and county emergency agencies, volunteer organizations, public works leaders, Call Center representatives, and utility company representatives. Volunteer groups represented included local food pantries, shelters, AmeriCorps, Red Cross, Team Rubicon, and the Salvation Army.

2.3 COMMAND AND CONTROL

Immediately after the event, Command and Control (C&C) meetings were initiated to coordinate response activities. The Mayor or his designee acted as Incident Commander, and transfers of command were noted at the C&C meetings. The C&C operated under the broad direction of the Village Authorities. Command priorities were 1) life safety, 2) incident stabilization, and 3) property preservation.



ZONE MAP

C&C meetings were held at 06:00 and 16:00 daily for the first several days. The purpose of the C&C meetings was to identify issues, coordinate solutions, and anticipate upcoming action items. Composition of the CC morphed as response and recovery efforts progressed. During the response period immediately after the event, the C&C had representatives from Village leadership, volunteer groups, communications and resident contact (Call Center), public works (Coal City and IPWMANS), police, utilities (ATT and ComEd), school district, and emergency management agencies. Volunteer groups represented included the Methodist Church, Help 4 Hope, Team Rubicon, Red Cross, AmeriCorps, Salvation Army, and the Grundy County VOAD.

C&C meetings began with a status overview from leadership identifying immediate and mid-term goals. Each C&C member was then provided an opportunity to recap prior day activities, tasks for that day, and provide a look forward to the next tasks. Each member was also given an opportunity to discuss resources needed, resources available, and discuss tasks where interagency cooperation was necessary. Contact names, phone numbers, and hours were updated at each C&C meeting. In addition, an aerial photograph was distributed illustrating the affected area marked into twelve zones. The zones served as common reference points for all agencies to coordinate activities. Volunteer efforts, debris removal, perimeter security, utility

restoration, and building department activities were all cross-referenced by zone designation. For example, this tool allowed volunteer efforts to be conducted in an area safely away from intense debris removal activities. From these



meetings Incident Action Plans (IAPS) were developed for both global and area specific activities, thus maintaining unity of command.

By July 10, 2015, immediate disaster response was transitioning to disaster recovery mode. As this happened, membership of the C&C changed from emergency response agencies to addressing mid to long term needs. These needs included Building Department guidelines, staffing, and facilities; long term care, donation distribution, addressing water and sewer services, solid waste collection, and coordinating charitable contributions and volunteer efforts. Accordingly, the composition of the C&C changed as immediate response agencies such as Red Cross, Team Rubicon, Methodist Church kitchen and food pantry, ceased activities. In turn, the Building Department, local utilities, and long term recovery group assumed a greater role.



3 FIRST RESPONDERS

First Responders include police, fire, EMS, and public works units. While these departments operated on storm related tasks for several weeks or months after the event, this section will focus on immediate response efforts.

3.1 FIRE & EMS

Approximately 30 fire and EMS units responded to the initial event. Fire units conducted structure to structure searches for trapped persons. Cleared structures were obviously marked with large checks or “OK”. Fire units took approximately two days to clear all structures and evaluate safety hazards, fire hazards, and utility hazards. The site was released from Fire Protection District response on June 25.



CLEARED HOUSE

3.2 POLICE

Police units arrived shortly after the tornado left the immediate area. Units secured the scene, directed traffic, and assisted with control of the scene. The police department assisted in communications, perimeter control, and media access. Shortly, the role of the police department would expand to include controlling access to the affected area, establishing emergence lighting, traffic control, and coordination of volunteers. Access control was vital to



The Village of Coal City maintains a staff of approximately 25 full-time personnel. Many of the people on the Village's staff are cross-trained to fulfill multiple roles. Among these people is Sergeant Tom Logan of the Coal City Police Department. After having been trained as a Public Information Officer (PIO), Village leadership relied upon his organization of the media and recommendations as to handle the many media outlets, which arrived in Coal City to cover the natural disaster. Having assisted Grundy County and the Coal City Fire District with the 2013 Diamond-Coal City tornado, Sgt. Logan provided multiple updates to the media each day and organized daily briefings from the Village's leadership team, which were often accommodated by the Village of Diamond at its Village Hall. Media response included all local, regional, and Chicago press and media as well as the Associated Press.

protect life and property, particularly as live utility lines, gas lines, utility poles, trees, etc. were strewn across private property, sidewalks, and public ways. Eventually a color coded pass system was implemented to maintain perimeter security. Volunteers, residents, media, contractors, even "scrappers" were required to register with CCPD and have a placard or proof of residency. The placard color was changed regularly to forestall counterfeits.

Traffic control became a major issue as hundreds of spontaneous volunteers tried to enter Coal City via State Route 113. The police department coordinated with IDOT to provide large electric message boards providing directions to volunteer centers. Throughout the event, the Illinois Law Enforcement Alarm System (ILEAS) provided units from approximately 70 law enforcement agencies to assist in traffic and security activities. ILEAS units were primarily charged with perimeter security, allowing Coal City Police personnel to coordinate and effect response efforts.

3.3 PUBLIC WORKS/UTILITIES

Public works first responders were active as soon as the fire units released the area. Coal City water and sewer personnel began work on water service line leaks and monitoring water operations. The Coaler and Hunter Run lift stations were damaged and required repairs and/or standby generators. The municipal base of operations was the Coal City Public Works Garage, and Darrell Olson or his designee served as supervisor.

Nicor Gas (an AGL Resources Company) crews entered the area immediately to resolve any issues with severed gas service lines. A common experience for residents as they emerged from shelter the evening of the tornado was the smell of mercaptan (the substance added to natural gas to make leaks quickly apparent). NiCor crews blanketed the affected area as instructed by emergency responders and quickly resolved leaking natural gas mains.

ComEd dealt with a broader range of issues requiring the activation of crews from outside the immediate service area, private contractors, and mutual aid from other electric utilities. ComEd spent \$7.8 M for repairs and restoration across



DOWNED TOWERS & COAL CITY STRONG

the State due to the June 22 storm. Over \$4 M were spent in Coal City. High winds and flying debris damaged several distribution towers as well utility poles serving the local area. Crews worked to clear roadways of utility debris and downed power lines so public works crews could safely enter the area for debris removal. Electric service was restored to the affected area in phases. Damaged distribution towers were replaced.

On Sunday, June 28, ComEd recognized a tower north of Maple Street was twisting causing Public Works and the Police Department to evacuate the immediate area. In all, four distribution towers were sufficiently damaged/destroyed requiring replacement.

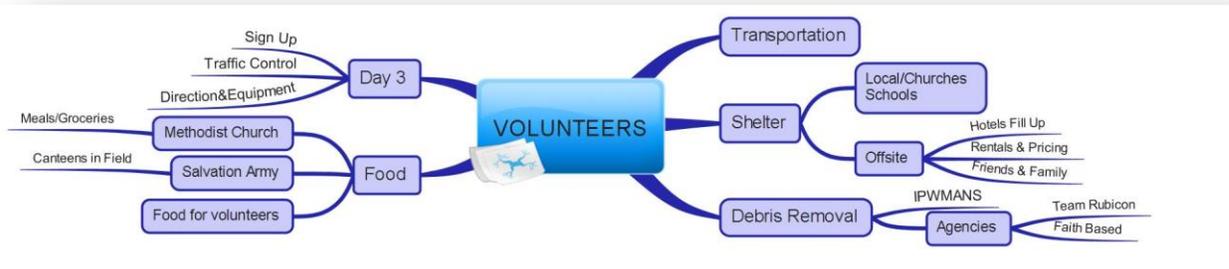
3.4 TRANSPORTATION

Following the tornado event, almost all roads in the affected area were impacted by building and storm debris. As the path of the tornado created a diagonal path from the northwest to the southeast, travel by motor vehicle from the north side of town to the south side of town was impossible in the affected area. Travel by foot was difficult and dangerous. In addition to trees and storm debris on the roads, repairing downed power poles and lines resulted in many road obstructions created by heavy machinery. Not until after the “shock and awe” debris cleanup phase did roads approach safe levels.

The storm destroyed a large number and variety of village signs: stop signs, street signs, information signs, and traffic management signs. Village crews began replacing signs shortly after the zones were clear. In some instances, the number or type of missing signs exceeded the standard inventory and additional signs were ordered. Signage was particularly important in light of the large number of non-resident volunteers and contractors.

Another serious transportation issue involved volunteers reporting for work. Many of these volunteers were from outside of the area and did not know how to find the volunteer centers. In addition, the large volumes of traffic exacerbated the problem. EMA and the police department worked with IDOT to improve signage at entrances to the village and Village of Diamond. ComEd provided additional assistance by supplying busses to transport volunteers.





4 VOLUNTEERS

Volunteers served an extremely important role in both the response and recovery phase of the incident. Volunteers played key roles in communication, needs assessment, food, shelter, clothing, provisions, debris removal, and demolition. Volunteer efforts began in earnest on Day 3 of the event. All volunteers were required to sign information forms and waivers, resulting in almost 2,000 individual documents later archived in a database. The staging area for volunteers was initially The Diamond Banquet Hall. Coal City High School was later utilized as both a staging area and base of operations for long term volunteer agencies.

4.1 FOOD/SUPPLIES

Food was served and distributed through several means. The United Methodist Church served as a staging area for food and supply distribution. Donated perishable food was distributed. Local businesses donated food for the food pantry both to prepare meals and for distribution. In addition, the UMC served as an operations base by opening its food pantry to affected



Lori Cora: Answering God's call to help others

Morris Herald-News, Published: Thursday, Oct. 8, 2015
By ALLISON SELK - Shaw Media Correspondent

COAL CITY — When a natural disaster struck Coal City in June, Lori Cora used her calling from God to be one of the first residents called to action as she assembled a team to take care of the displaced or injured. Cora fell into the coordinator position with the Coal City United Methodist Church Disaster Response team during the November 2013 tornado in neighboring Diamond. "It's funny because when the tornado hit we had to have someone who could make quick decisions and stuff had to be done, so I think everyone kind of looked at me to do it. It just happened," Cora said.

"I honestly don't know what we would have done if she hadn't stepped forward to take control," volunteer Linda Miller said. After the June tornado struck, the church was open for five weeks to provide support. The Disaster Response Team served more than 25,000 meals in three weeks

and had eight rooms of the church filled with supplies. But Cora's service to others began far from the Coal City home she shares with her husband Joe, and their three children, Michael, Alana and AnnMarie.

Lori Cora's calling of serving others began with the team by traveling around the globe, where they rebuilt homes and schools. She said there was a couple at the church who went on these trips and they would have so many amazing "ah-ha" moments of spirituality when they returned. "I wanted that," she said.

residents, as well as prepared ready to eat meals for residents. The Salvation Army distributed food in the field to those persons homebound and to volunteers. A total of 18,200 meals were served during the response period. Local volunteer Lori Cora played

a key role in facilitating the distribution of food, meals, and supplies, and coordinating the receipt and storage of tons of donated goods.

4.2 SHELTER

Local churches and schools provided temporary shelter in the immediate aftermath of the event. The United Methodist Church provided a base of operations for the Red Cross to operate a temporary shelter for tenants displaced from the Braidwood Apartment Complex. The schools provided access to athletic locker room facilities for rotating groups of volunteers. All Coal City residents found shelter with friends, family, or alternate housing. Hotel rooms in the area quickly filled, reducing options for those who had no immediate family in the area. Those residents looking for more long term shelter found rental properties scarce and expensive. The School District received a list of 86 families displaced from their home, while Building Department permit applications indicate approximately 100 homes required alternate long term sheltering.

4.3 DEBRIS REMOVAL



The Illinois Public Works Mutual Assistance Network (IPWMANS) was instrumental in the debris removal program. IPWMANS is a network of governmental public works personnel who commit time and equipment for disaster assistance. More than 20 municipalities and several private contractors provided

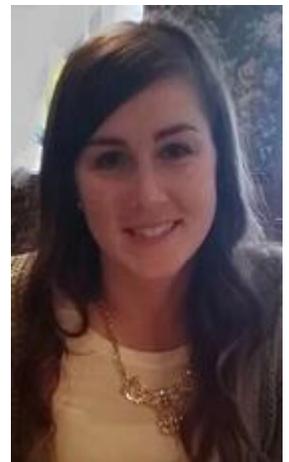
personnel and equipment in debris removal. Over 120 trucks each day participated in the “shock and awe” program. This intergovernmental cooperation substantially lowered the cost of debris removal (which is covered separately within Section 7 of this report).

4.4 COMMUNICATION

The Call Center was a telephone bank located in donated space at Cyber Broadcasting. As many as six volunteers at a time were answering phones, logging caller needs, and forwarding the cases to the appropriate resource for case management. Prior to the June tornado, Coal City was instrumental in the operation of a Call Center to coordinate volunteer response remotely from its Emergency Operations Center (EOC) with its available communications technology during the 2013 tornado. This space was necessary to host the emergency gathering of the

815-518-3047 became the number recited at press conferences and all press releases as a point of contact to which any residents (including unincorporated Grundy County and Braidwood) could obtain information regarding tornado recovery information. This single point of contact provided the best means of registering offers of help and getting people answers as they posed questions ranging from, “How do I get back to my house while the perimeter is being secured by ILEAS officers,” to “How can my church group provide assistance to those who need help in Coal City?” Two people dedicated all of their available time and resources to the community beginning on June 23rd to make this 24/7 life line available.

Jessica Barr of Representative John Anthony’s staff worked tirelessly to create a schedule and begin a functional list of responses to provide the information people were awaiting. Making executive decisions as to when the center operated, how many people were necessary, and its hours of operation, Coal City was lucky to utilize Ms. Barr’s organizational skill during this time of need. Cyber Broadcasting’s **Cesare Bratta** offered his business as the temporary home to this necessary relief function.



Such volunteerism required staff support as well as the securing backup power while the building remained black from the power outage being experienced throughout the community from the storms.

command and control staff as well as accommodate Coal City's EMA/Auxiliary Police operations. Call Center staff was instrumental in connecting people with needs to resources.



4.5 AGENCIES

Several national and international volunteer groups assisted in many aspects of disaster relief. Organizing the volunteerism that was being made available in the aftermath of the tornado became a necessity.

Local Agencies such as Help for Hope, local churches, and Red Cross provided known relief and support. These had provided much of the relief that was necessary in 2013; however, the path of destruction had affected approximately 40% of its total residential units. This meant the assistance of neighbors helping neighbors would be overtaxed quickly. Other assisting agencies were quickly vetted and brought on in an effort to export as much of the relief effort outside of the community as possible. This led to agencies such as Team Rubicon, Salvation Army, and AmeriCorps to assist permanent Tornado hotline staffing, case management, demolition, debris removal, structure repair, and counseling.

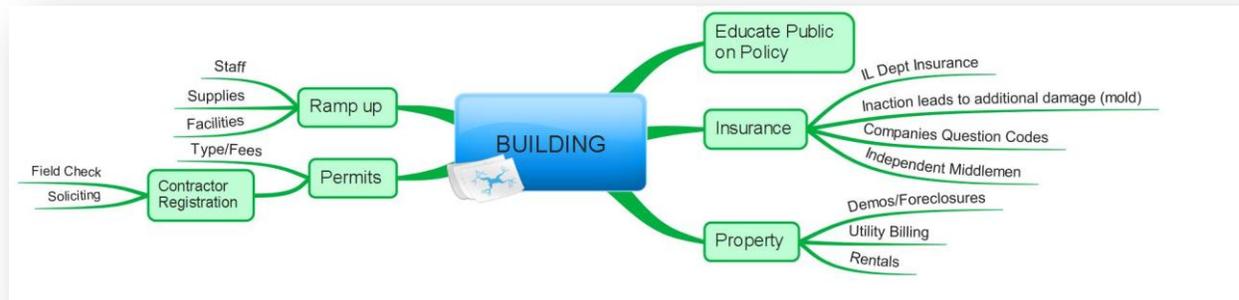
The collective effort of individual volunteers is largely responsible for the community's ability to get so much accomplished so quickly.

Reliance upon the competence of those who volunteered allowed many acres to be cleared of debris, many homes to be safely and properly demolished, and orders for assistance to be completed. Team Rubicon led the short-term response from the Coal City High School. Relying upon its paramilitary NIMS-compliant means of ordering work to be completed and tracked, its group led by William Porter began Operation Crazy Train, which delivered 3,612 hours of service to the Village's residents. Rubicon's

operations carefully assisted with debris collection and evenly provided cleanup assistance throughout the entire tornado path. Volunteer efforts continued under the leadership of Rev. Mark Hughey of Coal City's New Hope Presbyterian Church. At this point, stump removal on private property appears to remain the greatest unmet need. Case management became a major emphasis of the Long Term Recovery Committee (LTRC).



Team Rubicon provides brush clearing crew *courtesy of the Morris Herald*



5 BUILDING

5.1 PROPERTY

After ensuring their families were safe and their immediate needs were met, many residents turned their thoughts to rebuilding. Within 72 hours of the event, local building officials and eleven certified inspectors from neighboring communities began assessing damage to structures in the affected area. The preliminary assessment took approximately three days. Structures were inspected and marked as no damage, minor damage, major damage (requiring assessment by a structural engineer), or destroyed. Inspectors posted 327 notices as warranted.



Several topics quickly arose in light of the tornado damage. The tornado struck near the end of a water/sewer billing cycle, so policy decisions were necessary to address water bills for uninhabited properties. Solid waste collection was unavailable in the affected area until debris could be removed, compounded by the fact that many residents had trash cans blown away. Another issue that arose was generated by homes in some state of foreclosure proceedings. Foreclosures made it difficult to find a single point of contact able to speak with authority.

5.2 PERMITS

It quickly became obvious that a large influx of building permits would be forthcoming. Decisions relative to what scope of work required a permit and associated fees were to be collected had to be made. If a house had once been on the property, the owner of

VILLAGE OF COAL CITY BUILDING INSPECTION FEES COMPARISON

Assumptions: The Fees provided below are an estimate. The permit price per home shall vary depending upon the total square footage of the home and the total of inspections necessary due to the total repairs. All three estimates below compare a 2,200 square foot, 3-bedroom house. Total inspections vary due to basements, total number of bathrooms, etc. The new building and total rebuild estimates include 16 inspections, while the rebuilt from studs estimate included 6 inspections.

Building Permit Fees	Tornado Related Permits		
	Newly Built Home	Total Rebuild	Rebuilt from Studs
Demolition		\$400	\$400
Infrastructure	\$2,350	2,360	2,360
School Impact	1,151	1,164	1,164
Water TapOn	2,400	2,400	2,400
Sewer TapOn	3,100	3,400	3,400
Water Connection	1,300	1,300	1,300
Sewer Connection	2,100	2,400	2,400
Meter Purchase	435	435	435
Plan Review	250	250	260
Square Footage Charge (\$0.34/sq. ft.)	748	748	748
Permit Administration	100	100	50
Inspections	880	880	330
Total Estimate	\$14,814	\$2,413	\$1,378

that property had paid development fees at some point in time. As rebuilding/repairing an existing house does not produce additional impact on the services for which the fees were collected, these fees were waived. Fees totaling up to \$12,500 for items such as tap fees, school impact fees, infrastructure, and demolition fees were waived. Building and inspection fees were retained as they reflect a direct cost to the Village over and above the original building permit, particularly in light of the need to increase service resources. These costs were covered by insurance policies.

As soon as public safety personnel released a zone for entry, building contractors began showing up. Prior to the tornado's arrival, the village did not require permits for siding or roofing replacement. This proved difficult to enforce any greater standard for tracking the work being completed within the community post-tornado. In order to protect residents, the building Department began to issue "no fee" permits for this type of work, but barring the authority to require permits for this work, merely ensured all contractors were registered. This ensured a bond was posted in case residents had future complaints of workmanship. All of the work indicators tracked by the Building Department omit this large portion of work that took place during the recovery phase.

Some form of control was necessary to ensure the existing contractor registration rules were maintained. Contractors were issued yellow registration certificates upon registration. They were required to have the certificate visible in the dash whenever working in the village. Inspectors would survey the construction areas daily for compliance. Contractors were reminded that prohibitions for door to door solicitation would be strictly enforced.

5.3 RAMP UP

Leadership wanted to ensure resources were in place to facilitate residents and businesses rebuilding as quickly as possible. They anticipated a strong demand for demolitions, building permits, and accompanying inspections. Their anticipations were well founded. In 2014, the Village issued 150 contractor registrations. Since June of 2015, the Village has issued 510 tornado related registrations. In 2014, the Village issued 49 building permits. Since June, the Village has issued 61 demolition permits and 229 building permits, not including roofing and siding activity. Building permit data indicates more than \$ 22.5M has been reinvested in the community to date. Tornado related permit applications are expected to continue until at least May of 2016.



BUILDING DEPT. ANNEX

Anticipating this activity, the Village hired additional temporary inspectors and temporary administrative staff. Orphan Grain Train, a non for profit organization, donated use of a converted cargo container for office use. This donation allowed the building department to expand into an annex behind the Village Hall and serves as its base of operations. The annex provides residents,

builders, and contractors direct access to the building department as a “one stop shop” and reduces traffic in the Village Hall.

5.4 PUBLIC EDUCATION

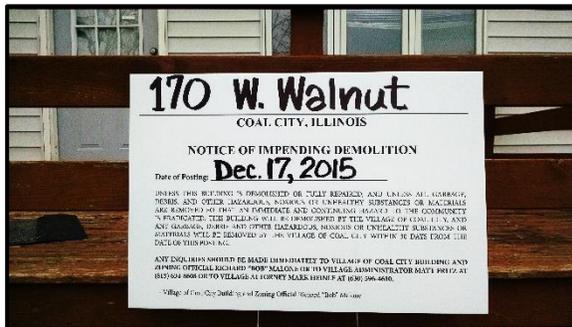
A key component of recovery was disseminating building policies, permit costs, and contractor information to the public. Information was published in media press releases, posted on the Village web site, posted on the Facebook page, and distributed on the Information Boards. Several handouts were prepared on a variety of more detailed building related topics and were available at the Annex.

5.5 INSURANCE

Insurance settlements were playing a large role in the recovery process. Many homeowners resolved claims quickly and began to rebuild. However, some homeowners are engaged in extended negotiations with their insurance companies. In addition to delaying the opportunity for homeowners to rebuild and return to their homes, the lack of closure also extends the length of time the building department will operate at a high work load. As insurance settlements must be completed before applying for a building permit, reaching settlement becomes a critical node in the building project path. As permit applications are delayed, the building department must remain ready to adequately serve the outstanding service needs.

Delays in insurance settlements result in unforeseen impacts. Lengthy settlement delays of weeks or months (some policyholders are still in negotiations six months later) expose standing structures to additional damage with interior structures exposed to wind and rain. As these properties remain in a damaged condition, they can become a blight on the surrounding neighborhood. Accordingly, the village leadership has put forward an assertive program to remove damaged buildings and recover the costs of demolition.

The Village utilized the “Fast Track” Demolition Procedures under 65 ILCS 5/11-31-1(e) to remove damaged buildings. Staff reviewed existing structures, researched the status of properties (where possible), and recommended a list of structures for demolition. The Village Board adopted a resolution designating specific properties for demolition. Fast Track

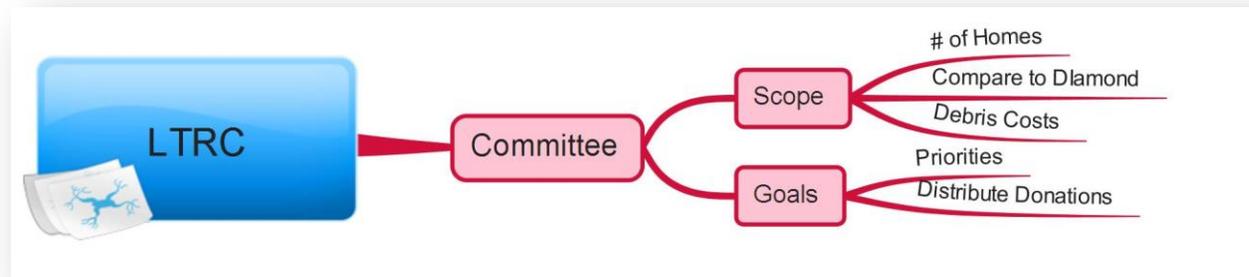


DEMOLITION POSTING

Demolition procedures follow a “three leg” procedure. After designating the properties, state code stipulated three formal steps before seeking judicial permission to demolish. One leg is to post the property for demolition. The property must be posted a minimum of 30 days. The second leg is to provide legal notice in a paper of general circulation for three consecutive days. The third leg involves a title search and notice to all interested parties, and

provide 30 days for response. The latest date for completion of any of the three legs establishes the time when judicial approval may be obtained. It is important to note the Village cannot

conduct any operations on the property until judicial order is received. This restriction includes any environmental sampling that may be required. Demolition was publicly bid following judicial order and any environmental testing. Of 14 properties publicly posted, to date, only four are expected to go through this full process and result in actual demolition resulting in liens being recorded by the Village against these properties.



6 LONG TERM RECOVERY COMMITTEE (LTRC)

6.1 COMMITTEE

As media coverage spread the word of the impact of the tornado, contributions began to come into the village. Village leadership saw the need for an independent group to monitor and distribute donations to residents. AmeriCorps recommended organizational structures to address this need, and the Long Term Recovery Committee (LTRC) was formed. The members of the Committee focused on work to be taken up amongst seven subcommittees – Finance, In-Kind Donations, Case Management, Community Assessment, Crises Counseling, Construction Coordination, and Volunteer Coordination. Mayor Halliday requested Ken Miller to Chair the meetings of the LTRC in order to provide a broad base of community support for the actions taken by this group of volunteers.

6.2 SCOPE

Many of the members of the Grundy County VOAD (Volunteer Organizations Active in Disaster), which had been assisting as necessary were called upon to be active members in the LTRC. From the beginning, the village of Coal City had avoided an influx of unnecessary relief supplies and had requested money donated via the Grundy County Community Foundation. Despite immediately and clearly calling for this means of providing relief, the funds provided to the community were only a portion of those received in the Coal City-Diamond tornado of 2013, which affected only one-quarter of the number of residential units. Although the amount of money received was less the scope of damage is substantially greater. Expectations formed from the distribution of funds during the previous event resulted in homeowners expecting payments from the fund exceeding \$1,000. LTRC members focused on the task of finding the

best means of distributing these proceeds and meeting the needs identified by each subcommittee.

6.3 GOALS

The LTRC was created to spearhead the quasi-governmental temporary functions associated with storm relief amongst members who have knowledge of the community and the greatest ease and expertise of similar work. The loose confederation of subcommittee leaders met on a



Ann Gill embodies the spirit of Coaler Strong. Fulfilling many roles, this displaced lifelong resident shares an experience with many throughout the community. Although Ms. Gill was one of the instantly displaced residents in the tornado's aftermath, she did not let the readjustment of finding a temporary home and the burden of settling a large insurance dispute slow her responsibility to her community. As the editor of the Coal City Courant for the twenty plus years following her college graduation, she knew it was imperative to document what had happened to the community and knew there were many different perspectives to document aside from the story of disaster victims often portrayed within the media. Ms. Gill's personal experience is shared by the community – one of awe for the storm's devastation, thankfulness for her ability to have been elsewhere during the storm so she was not injured although her home had been destroyed, and even greater determination to make the community stronger than it had been previous to the storm. Immediately following the storm, she ensured the show would go on and was one of the main producers of the community's Small Town Theatrics production – Mary Poppins. Ann Gill is similar to many of the residents who make up the Coal City community. She was an integral part of the Long Term Recovery Committee while maintaining her position as editor and continues to serve as District #3's representative to the Grundy County Board.

regular basis to provide a program that delivered as many resources that had availed themselves to those affected by the tornado.

Catholic Charities was the lead case management agency within the LTRC. This task was quickly split into additional assisting agencies including We Care of Grundy County, Salvation Army, and Kendall/Grundy Action in order to get active communication with those residents who had actively sought assistance. Case management is the main means of receiving input from those in need and creating the means of allowing residents to access resources. Although the Multi-Agency Relief Center (MARC) had already taken place, the LTRC communicated a deadline to the community by which everyone was to be signed up. To ensure word spread, the LTRC with the generous support of local grocer Berkots, confirmed residents had been assigned with correspondence that included a gift certificate to the grocery store.

After the deadline passed, the Coal City Public Library became the location at which the LTRC, primarily with Grundy Community Foundation's staffing, provided \$400 checks to all of the residents who had signed up under



case management. This distribution was provided in order to provide a token of relief to cover some of the unforeseen expenses due to the tornado's effect.

Aside from distributing money and maintaining case management, the group also tends to the spiritual needs of those affected from the storm. On December 12, 2015, the community was visited by Sam Love. "Santa Sam" distributes toys to children displaced by the tornado. The Coal City School District hosted and assisted in putting together an evening of entertainment and gifts that allowed those affected by the storm an opportunity to gather, discuss, and celebrate the holidays in a unique way. For many families, the event provided the first opportunity to take pictures with Santa Claus.

The LTRC shall continue to meet and plan the best means of utilizing the remaining Tornado Contributions to meet the needs of those affected by the tornado.



7 DEBRIS REMOVAL

After immediate rescue and response, storm debris removal is one of the most important, expensive, and resource consuming tasks undertaken by the Village. Debris removal is necessary for public safety, to prevent harboring nuisances, to permit access to property, and to remove dangerous structures and trees. Storm debris as defined by FEMA regulations as the initial waste stream resulting from the tornado's damage including any items expelled from the structures within the tornado's path and is generally removed within a 72-hour window following a storm event. This definition is important because the Village may apply for reimbursement for payment of these costs. Any debris collected outside this window is ineligible. Therefore, the Village conducted a Phase One (FEMA storm debris) and a Phase Two (continued clean-up program).

Felix Township graciously allowed its garage to serve as the base of operations for the debris removal program. Zones served as staging and activity areas for the program. An additional staging area was established at the Coal City Public Works Garage. Volunteerism and cooperation continued to shine through to save the Coal City residents a great deal of money during this operation. Coal City resident Jessica Counterman was assigned to assist Darrell Olson, Coal City's Public Works Director. She was quickly assisted and replaced with Roger



Due to carrying out primarily a volunteer relief coordination role in the November 17th, 2013 Diamond/Coal City tornado, Jessica Counterterman was quickly called upon to be an integral part of the village's initial response effort. Among the thousands of resources that sprang into action within hours after the event's touchdown, a call to Jessica was one of the first calls made.

Jessica Counterterman maintains her regular days in command of all of the needs that come with raising young children. She is the wife of Pastor Caleb Counterterman who is charged with leading the faith community of the Goose Lake Baptist Church. Currently, her support role at the church includes part-time secretarial support on top of the natural leadership that comes due to her relationship with the head of the flock. Jessica took on scheduling and coordinating debris removal from the village's affected areas. Her job quickly evolved into coordinating over 120 large pieces of equipment ranging from a live load transload debris pickup operation to coordinating the arrival of the dump trucks of 30 municipal public works mutual aid response partners.

This function was very important and included a leadership role within the daily Emergency Response Team Meetings utilized to provide a coordinated response to as many aspects of the relief effort as possible. Her style allowed her to adapt to multiple leadership partnerships as outside help came into Coal City from multiple agencies (hundreds of them). Ms. Counterterman was one of the leadership team entrusted with managing over \$1.0 million

(contract value) of debris removal from the community within a very short window of days.

All of these great actions were undertaken without remuneration. Jessica did not receive any compensation or even worked for an employer which dedicated resources to the response effort such as a public utility. Mrs. Counterterman even recanted her experience to the 7th Annual IPWMAN Conference as one of the speakers summarizing her experience when dealing with the mutual aid response that had been enlisted.

Barrowman of Shorewood who brought along the expertise of IPWMANs to provide the equipment necessary to clear the streets of their accumulating debris. To maintain span of control, a supervisor was designated for each of the twelve zones who reported back to command.

7.1 PHASE ONE

Removal of storm debris has two components: collection and disposal. The Village has an existing

contract with Waste Management containing language for storm debris, but this event was beyond the scope of that clause. The Village of Coal City entered into an Intergovernmental Agreement (IGA) with the Village of Diamond to partner on a Diamond contract with KLF Disposal for disposal of large scale storm debris. As quickly as possible, Leadership utilized the State of Emergency declaration to conduct short notice bids for the disposal of storm debris. The purpose of Phase One activities was to collect all FEMA defined storm debris. As not all areas were impacted to the same extent, the zone maps were used to direct and coordinate debris removal activities where needed. For the most part, the zone process worked very well. However, there were times when volunteer clean-up efforts failed to coordinate with collection efforts, and zones once cleared were refilled by volunteer groups.

Initial collection efforts consisted of debris collected by volunteers and IPWMANs loaded into dumpsters and trucks for disposal, as well as drop boxes located in several locations. The volume of debris caused multiple problems and required quick solutions. FEMA guidelines stipulate that only storm debris hauled to a final destination

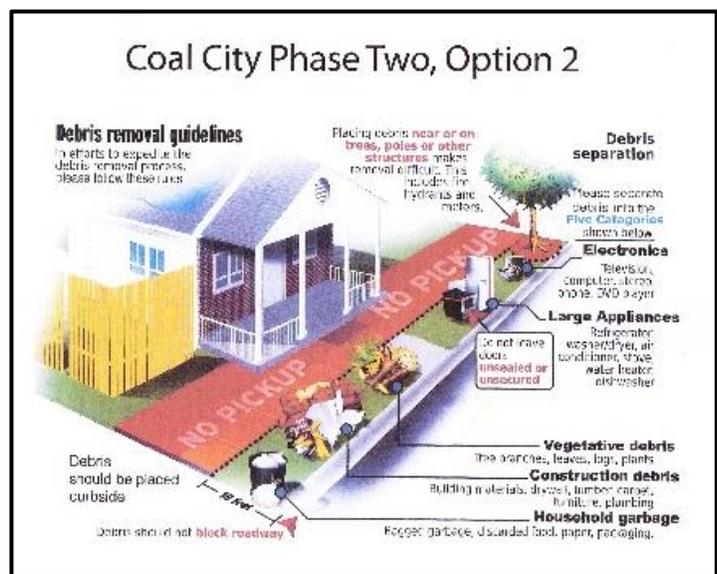


was eligible for reimbursement: reimbursement would not be available for costs to haul from a temporary storage area to a landfill. Therefore, all hauling trips were designed from curb to landfill. Waste Management’s resources were already being utilized for existing municipal hauling services. Waste Management dedicated as many resources as possible to the effort, but additional vendors were necessary. D Construction, a local construction company, provided its resources to the effort. Beginning on June 25, D Construction was hauling live loads so emergency operations could continue. D Construction continued to clear Phase One debris after it was awarded a large scale debris removal contract on June 27.

Lastly, Darrell Olson recognized the need to begin vegetation processing onsite. The goal was to avert hauling the storm debris composed of downed trees and limbs to landfills. Homer Tree Service was contracted and began a large scale tub grinding operation at the Public Works Facility. Despite the division of labor, the sheer volume of debris was such that trucks were backed up at the landfills for processing. In one instance, operations required the landfills to open on Sunday, a practice requiring a variance in their state operating permit. Two landfills were utilized to process debris more efficiently. Grundy County received 350.7 tons while Prairie View received 162 tons of debris.

However, in order to stay within FEMA guidelines, it was decided a focused effort would be needed. “Shock and Awe” was the last of week of June and lasted three days. Residents were instructed that any items not available at the curb by 8:00 pm June 28 would not be collected in the program. Trucks from over 20 agencies, volunteers and IDOT conducted intensive collection and disposal operations. Over 120 trucks a day were hauling debris to landfills and industrial chippers.

In all, the debris hauled away from Coal City during Phase One was enough to fill-up seventeen football fields.



7.2 PHASE TWO

FEMA guidelines for debris removal are focused on storm debris and preventing private waste and demolition materials from entering the storm debris waste stream. Phase Two transitioned into homeowners assuming responsibility for further storm related waste removal costs. These costs are typically covered by homeowner insurance. Team Rubicon was available for assistance in these efforts. As Phase Two progressed, it became clear banned materials (electronics, hazardous waste, etc.) were being left at the curb.

Following Phase Two, the Village sponsored one last collection effort. This effort included electronics, white goods, furniture, and limited demolition materials.

7.3 FINANCE

All storm-related practices were done with the intent of filing for FEMA financial assistance. Emergency contracts were bid. Volunteers, public safety, and public works efforts logged individual work times and equipment used by class, and private contracts were monitored and tracked. Village staff kept in close communication with local and state emergency management agencies for protocols.

The Village identified and submitted to the Illinois Emergency Management Agency (IEMA) an Initial Damage Assessment (IDA) totaling \$13.2 M, including \$1.3 M in debris removal costs. Following review, IEMA reduced the IDA total to \$3.09 M in eligible expenses. The financial assistance formula for federal disaster assistance has minimum thresholds for each state. In



Illinois, the financial impact must reach \$18.1 M statewide. The Village suggested aggregation of events in other areas of the state. However, even with limited aggregation, IEMA would not certify \$18.1 M in impacts. Elected officials at the federal level indicated they could provide assistance only after the application was sent to FEMA. However, the IEMA Director James Joseph explained his unwillingness to forward a recommendation to Governor Rauner for anything less than the threshold.

The Village also pursued funding for impacted roads through the Federal Highway Administration (FHWA). The Village identified \$14.9M in improvements to roadways in the affected area. Following a brief meeting with representatives from FHWA and a cursory field inspection, FHWA verbally informed the village funding would not be available.

While the Village attempts to obtain funding from other sources such as DCEO, to date, storm related expenses must continue to be paid from operating capital or debt instruments. Invoices related to the storm total approximately \$1.3 M. The Board authorized the sale of bonds totaling \$3.0 M for the payment of these items, working capital, and related infrastructure projects.

In addition to the sale of bonds, the Village refinanced a 2009 bond issuance. This refinancing resulted in the call and replacement of an existing debt issue and extending both repayments until 2030. The total principle and interest due over and above the existing debt schedule totals \$6.3 M. The effort of the Village Board to restructure the existing debt instrument is a function

of the Board's desire for the entire community to pay for the cost of storm response, and to allow the State of Illinois to overcome its budget impasse prior to payments being due for the tornado-related debt. Due to the Reassessment in Disaster Areas statute (35 ILCS 200/13-5), the EAV of the Village will have a decrease of approximately 6.5% because eligible homeowners within the affected area shall receive discounts up to 50% on their upcoming 2016 and possible 2017 property tax payments. The debt schedule for payments will return to their 2015 level in 2020. In section 5.5 we noted impacts of delayed insurance settlements on building permits. As building permits are delayed, so may be the recovery to pre-tornado EAV.

7.4 WEEKLY SOLID WASTE COLLECTION

Weekly solid waste collection in the impacted area was halted immediately. The regular collection day is Tuesday, and the tornado landed late Monday evening. Emergency operations were still underway and roads were blocked with trees and debris. Areas unaffected by the tornado received trash collection to the extent possible, however heavy traffic and road closures made collection difficult.

Successful clean-up efforts permitted the Village to resume trash collection in the affected area on June 30th. The tornado struck the evening before a regular trash pickup. Therefore, many residents had their trash cans out for pickup. Very few people in the affected area had trash containers after the event. Recycling was to be co-mingled with regular trash, and plastic bags were permitted at the curb. Due to the large number of lost containers, it took several weeks for Waste Management to restock all of the containers. For those households displaced by the tornado, arrangements were made to suspend billing for those addresses.



REGULAR TRASH PICKUP

7.5 LEGAL

Even though an EF-3 tornado struck the village, Village operations still had to be conducted in accordance with state law. An Intergovernmental Agreement with the Village of Diamond for large volume storm debris disposal allowed the Village to use KLF almost immediately. Village spending still needed to comply with an adopted appropriation ordinance. As many appropriation line items required substantial modifications, emergency appropriations ordinances were adopted. While emergency procurement methods were permitted under state law, most projects still had to be publicly bid. Also, the Village Administrator was permitted limited emergency purchasing powers outside his regular scope.

ORDINANCES:

Ord. 15-19: Authorizes Intergovernmental Agreement with Village of Diamond that allowed the Village of Coal City to utilize a contract for temporary disaster debris removal services bid and awarded through the Village of Diamond.

The Village's neighboring community- Diamond, was receiving bids on Tuesday, June 23, 2015 for large scale disaster debris cleanup and recovery. Diamond's Mayor had

undergone the emergency actions necessary to clear debris within her community in 2013 and had prepared such a bid so there would always be a standing bid to provide a guaranteed price. Via an intergovernmental agreement, Diamond voluntarily paid for the debris to be hauled utilizing the contract with proceeds provided by Coal City.

Ord. 15-20: Amends Chapter 35, Article II of the Village Code Authorizing Additional Emergency Powers of the President in Accordance with State Law

In order to react quickly and provide the latitude to procure services, supplies, equipment, and material as necessary, Section 35.29 was amended to allow Mayor Halliday to declare a state of emergency. This aligns with the state statute and grants certain emergency powers necessary to quickly begin the community's recovery.

Ord. 15-21: Emergency Appropriations Ordinance. Appropriates \$1.5 M in the General Fund to defray all necessary expenses and liabilities of the Village relating to the storm response for Fiscal Year beginning May 1, 2015.

The Village annually adopts a budget to control spending and revenues across its various funds. This ordinance immediately allowed the previously adopted budget receive additional appropriations in order to legally spend the monies necessary to procure services such as debris collection and hauling (which were not previously allocated).

Ord. 15-22: Amends section 154.04 of the Village code to Authorize the Waiver of Demolition Permit Fees Where the Necessity for Demolition Shall Result from Damage Inflicted by a Declared Civil Emergency

The Village charges \$100 per residential unit when they are demolished. Due to the impact of the 6-22 tornado, it was expected many residents would be required to demolish their structures; this ordinance allowed residents to receive demolition permits from the building department without any fees.

Ord. 15-23: Repeals Section 94-24 of Coal City Village Code ("Damaged Buildings Within Fire Limits"), removing the requirement to totally rebuild a structure with damage resulting in more than fifty-percent loss of value.

The Village had adopted a section within its code that would require residents to have their house completely demolished if the total value to restore the structure exceeded 50% of its value. This was adopted in light of fire-damaged structures within residential neighborhoods and would cost those residents without code upgrade insurance or limited coverage for such upgrades a significant liability to pay if they did not have proper coverage. Removing this restriction allowed insurance companies to proceed with restoring the properties affected by the tornado; especially those properties, which received improvements that went "down to the stud."

Ord. 15-24 Authorizes the issuance of General Obligation Bonds (Alternate Revenue Sources) in an aggregate principal amount not to exceed \$7.5 M to (i) finance the costs of the acquisition, construction, rehabilitation, and equipping of certain infrastructure within the municipality, and (ii) pay certain costs of issuance of the bonds.

This ordinance informed the Coal City residents of the Board's intent to possibly sell bonds to secure the capital necessary to make the payments due for the Tornado project and its recovery. Adopted at the time as an alternative means of funding, this ordinance was the first step of securing the capital necessary to pay vendor payments since no state or federal funding has been provided.

Ord. 15-28: Establishes regulations governing temporary water supply during construction. Requires the installation of water meters during construction of new structures and the temporary installation of water meters on the use of hydrants for construction purposes.

With the volume of new construction occurring within the village, it became necessary to regulate the timing and charging of water from the village's supply. Additionally, there is a unique mix of homes with and without service during the community's restoration phase. This ordinance uses best practices to track the water being utilized during construction.

Ord. 15-33: Ordinance authorizing issuance of General Obligation Bonds (Alternate Revenue Source) in an aggregate principal amount of \$3.0 M to finance capital projects and costs related to the immediate response for public health and safety related to the aftermath of the 2015 tornado, and to pay certain issuance costs.

This is the enabling ordinance following the required public hearing and waiting period that allowed the Village Board to issue an additional \$3.0 million in bond proceeds to fund the tornado recovery project. These proceeds shall be utilized to make vendor payments and provide necessary infrastructure projects within the affected area.

RESOLUTIONS

Res. 15-09: Authorized emergency-related contracts, personnel and contractor hiring, purchasing of supplies, equipment and other storm related emergency expenses. Affirms certain expenditures conducted by the Village Administrator under the authority of Emergency Executive Order 2015-1.

The Emergency Executive Order of Mayor Halliday allowed certain expenditures to occur; this resolution listed the specific expenditures that had been expended. They include debris removal services as well as contracting for temporary personnel assistance.

Res. 15-10: Authorizes entry into an agreement with Illinois Public Works Mutual Aid Network (IPWMAN). Execution of the contract enrolled the Village of Coal City in the IPWMAN organization, permitting access to mutual aid cooperation with public works resources from other governmental organizations.

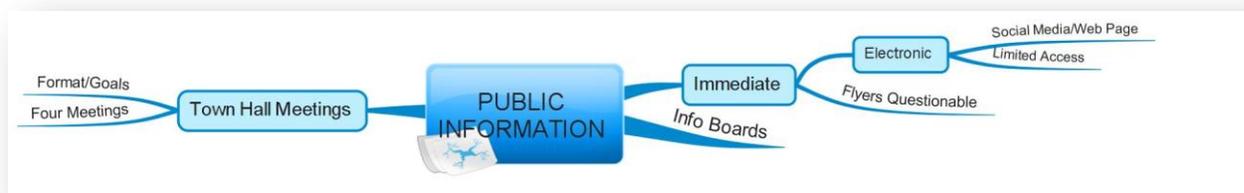
At the time of the tornado, Coal City was not a member of IPWMAN. The agreement for membership regulates the liability and involvement required for this mutual aid network. Its membership also carries an annual fee of \$150.

Res. 15-12: Authorizes Village contract with KLF Enterprises LLC for roll off dumpsters and trailers in Phase II debris removal.

Bids were provided and managed by the village's engineering firm to receive competitive bids to provide Phase Two debris removal. This Resolution selected KLF, which later provided curbside service as well as on-demand rolloff dumpster boxes to the village and its residents.

Res. 15-14: Designates four properties in the Village as dangerous structures resulting from tornado damage. Authorizes staff to proceed with all necessary steps to proceed to demolition.

This resolution informs the public of the Village Board's desire to proceed with demolition at certain properties and is intended to provide a clear notice to anyone involved with the properties of the village's intent. Although not required, this resolution resulted in subsequent actions to restore from certain homeowners.



8 PUBLIC INFORMATION

One of the greatest needs, and also challenges, following a disaster event is communication. Specifically, communication between village officials and residents. In a time when electricity is down for several days, televisions and radios may simply cease to exist, telephone land lines are down, cell towers are inoperable, and cell phones can't be recharged; distributing information in the information age is a challenge. Unfortunately, when standard communication tools are not available, people resort to word of mouth and the resulting inaccuracies.

8.1 IMMEDIATE DISTRIBUTION

Effective communication must be relevant, informative, and readily available. The Village attempted to meet these requirements by using a variety of communication methods for each message. Press releases were sent to local media and press. Posts were made to the village web page, Facebook page, and Will County VOAD. On several occasions volunteers went door to

door with flyers. Email lists obtained at the Town Hall meetings were also used to distribute information. However, as already noted, most of these methods rely on electricity, and staff would frequently hear “no one left a flyer at my house”.



8.2 CALL CENTER

The single most direct communication tool was the Call Center. After the Call Center’s initial days of staffing, Traci Curl provided leadership over the continued effort. Traci had the center transferred to her care after its initial phase at Cyber Broadcasting and secondary phase via Americorps (which provided work order support to Team Rubicon).

First being housed at the Coal City High School, Mrs. Curl utilized an emergency response mobile phone to keep the tornado hotline staffed 24 hours per day. This would continue until mid-September at which time the tornado hotline was transferred back to the care of staff at Village Halls. Traci Curl not only answered calls, but collected and logged all of the information taking place via the volunteer effort so as to continue to have the reportable hours of volunteerism in order to match any funding possibilities. Mrs. Curl took advantage of something that aided in much of the collaboration that occurred throughout the response – Google docs.

The Call Center information requests and offers of assistance were all catalogued into google docs by each operator of the call center. This provide to be an invaluable tool through transition and different means of analysis persisted at different phases, ranging from identifying those who needed case management to quantifying how many hour of volunteerism had taken place throughout the community’s recovery.

8.3 TOWN HALL MEETINGS

Communication is more than dissemination of information: it is listening as well. In that context, village officials programmed a series of three Town Hall meetings for persons affected by the tornado. Contact information was collected from each attendee, and the information was placed on a master email list for future announcements. Each meeting would follow the same format. The Village arranged to have officials from several disciplines available for questions, including state legislators. Village elected officials and staff, the Superintendent of Schools, the Grundy County Assessor, and representatives from the Illinois Department of Insurance were available for questions.

Each speaker provided introductory remarks and contact information. Following introductory remarks, the attendees were divided into groups. Professional facilitators then lead the group through a series of five questions. Each facilitator was accompanied by a representative from a local agency: Police Chief, Building Administrator, School Superintendent, Public Works Director, and volunteer supervisor. Time was allotted at the end of each session for general questions and answers. The top five combined discussion results for all sessions are as follows:

Question One: *When you reflect on the events just before and since the tornado, what things has the Village done well? What could we improve on in the future?*

Positive comments: Police presence/security, Tree Debris clean-up, First Responders, ComEd, volunteer help.

Improvement : Communication (non-electronic), sirens not loud enough, control sight-seers, dumpsters (bring back another week), police understanding/compassion at check points (letting residents through checkpoints).

Question Two: *In terms of your situation (or others you know), what are some of the most important needs that you or people you know have?*

Comments: Remove building debris, street light repair/replacement, additional dumpsters/collections, waive permit fees, financial assistance.

Question Three: *In terms of information and communication, what kind of information are you in need of? Where are the gaps? What would be most helpful in terms of additional information?*

Comments: Use more non-technology sources for information (sign boards, flyers, newspapers), questions on the MARC (Multi-Agency Resource Center) regarding notice, availability, schedule; use of Facebook received mixed reviews, questions on how to determine status of structure, processes; questions on permits-fees, time frames, and permit requirements.

Question Four: *What do you see as the top three restoration activities the Village should devote its resources to? What public areas, facilities, or services should be our main focus for next three-four months?*

Comments (top five listed for continuity): vigilant and visible police patrols and public safety, community dumpsters and waste disposal, mosquito abatement, street light repair/replacement, tree stump removal

Question 5: *How would you describe the community's collective response and spirit (neighbors, organizations, charities, governments, etc.) immediately after the storm and currently?*

Positive comments: CC United Methodist Church, Community spirit/response, Red Cross, neighbors, Police Department.

SPEAK, SHARE, & ACT TOGETHER

★ THURSDAY JULY 16 7PM ★ SATURDAY JULY 18 9AM ★ SATURDAY JULY 18 1PM

TOWN HALL MEETING
NEIGHBORS BAND TOGETHER

Come help Coal City prioritize efforts to recover from the EF3 Tornado.

DETAILS: Come Thursday night if you live north of the railroad tracks. Come Saturday afternoon if you live south of the railroad tracks. The Saturday morning meeting is for those who cannot come at their intended time.

MEET @ THE DIAMOND BANQUET HALL
55 S. Daly St, Diamond, IL [Corner of Rt 113 and Daly]
Questions? Contact the Village at 815-634-8608
OR -- Visit the 'Village of Coal City' Facebook Page

Food service and registration begins 1 hour before meeting.

SPONSORED BY THE VILLAGE OF COAL CITY

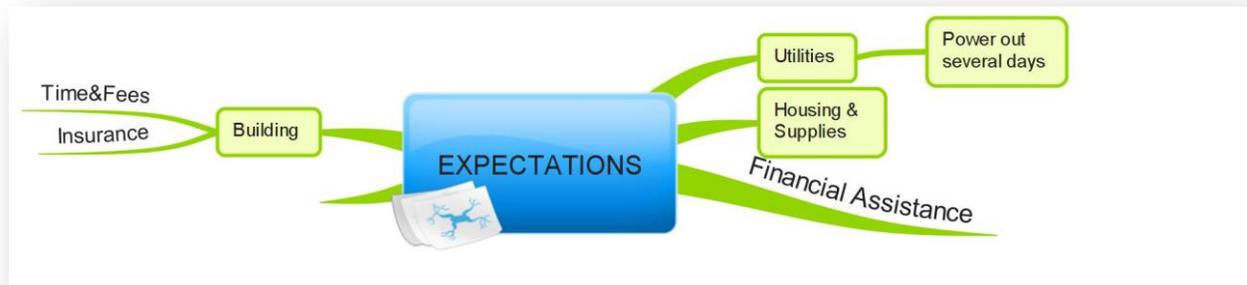
Improvements: better communication needed- flyers, posted signs; Hazard Mitigation Plan in place, MARC operations, lost trash containers, Red Cross structure evaluations.

8.4 INFORMATION BOARDS



The use of information boards came from a suggestion at the Town Hall meetings. The Village posted 10 boards throughout the affected area. Flyers and information brochures were placed on the Boards. The boards were updated regularly, and the date of the last update was prominent on the board. Information distributed on the Information Boards (some items were posted multiple times) included:

- Comparison of Building Fees for new construction, rebuild from foundation up, and work from stud.
- Reminder to shop local
- Information on Final Debris Removal Program
- Information on volunteer help available
- Tree Replacement Program
- Funds available from Realtor's Association
- Information on Case Management
- Centru Emergency Storm Relief Unsecured Loans
- Assistance from the Small Business Administration (SBA)
- Help for Homeowners (various agencies)
- Information on World Renew efforts
- Information on Halloween hours



9 EXPECTATIONS

Persons affected by a disaster need assistance. However, they may be uncertain as to what services are available, where to get those services, and the extent of those services.

9.1 HOUSING AND SUPPLIES

Two of the most immediate needs for an affected person are shelter, and those things necessary for daily activities: toiletries, clothing, etc. Shelter can be provided on a short term basis in churches and schools. However, these facilities are not designed as a long term

residence. Long term arrangements must be made, and are frequently paid for by insurance policies. Living supplies can be distributed so long as supplies last and distribution facilities are available.

9.2 BUILDING

Displaced persons want their life back to normal. It is difficult to feel normalcy has returned until you are in familiar surroundings. People want to be back in their home, and sooner rather than later. To facilitate that end, leadership established policies that would expedite the permitting process, reduce the cost of obtaining a building permit, and installed protections against fraudulent contractors. However, the process can be lengthy. Insurance companies that prolong settlement, over-extended contractors that have more contracted work than resources, design changes in the replacement home, and material supply shortages can lengthen the time to occupancy.

While some homeowners reached a quick settlement with their insurance providers, several have experienced difficulties. Areas of prolonged negotiations typically include discussions of pre-existing conditions, coverage for code upgrades, requests for documentation for local code amendments, total scope of work, and the call for multiple (sometimes conflicting) engineering reports. The Village has involved the Illinois Department of Insurance as an additional resource for its residents to receive all they are due within their homeowner's policies. The Department of Insurance was especially helpful in resolving some long-standing issues which needed an outside regulatory board to remind the insurance companies of their obligations.

9.3 UTILITIES

Water, sewer, stormwater management, natural gas, electricity, cable TV, and phone service are viewed as life essentials in today's society. We want water when we turn on the tap, to watch our favorite TV show, and have lights when we flip a switch. Unfortunately, all of the services are subject to weather disruptions. The severity of the weather impacts the severity of the disruption. Restoration of some services cannot be completed until other utilities are in place. Some services may be restored to a neighbor several days before you receive service. Restoration of some services must be delayed for safety purposes. All service providers had extra crews on hand in the response period to restore service as soon as safe and possible.

9.4 FINANCIAL ASSISTANCE

Frequently, financial assistance is a major need for affected persons. Where can I get money to live on? How can I get assistance to rebuild my house and replace my belongings? In an effort to address this need, leadership sponsored the Multi-Agency Resource Center (MARC). The MARC was a single location



where residents could talk face to face with representatives from 17 state agencies, disaster relief organizations, and volunteer groups. Several groups had financial assistance programs. Registration at the MARC was one of the initial methods used to incorporate residents into case management.

One of the local banks – Centru Bank even provided a short-term gap funding instrument called a storm relief loan, which provided \$5,000 of short-term financing for a six-month period; the maximum interest paid on this loan was \$60. Residents sought these loans as the requirements to find long-term alternative residency, demolition, and reconstruction bills began to mount while awaiting necessary signatures from mortgage holders and insurance companies.

Failure of FEMA to provide Public Assistance means no “Individual Assistance” funds were available either. The Small Business Administration (SBA) held office hours at the Public Library where residents could apply for SBA assistance. The SBA approved 12 residential loans totaling \$699,300 and one business loan in the amount of \$34,600. Since Individual Assistance was not made available to Coal City residents, World Renew surveyed the community and found \$221,282 in losses that remain as identified, uninsured losses to residents.

10 CLOSING

The Village of Coal City has focused on recovery for its residents. This is an effort that has been taken on by all of its residents; the Village Board has focused on ridding the community of the immediate nuisances, allocating and providing the capital in order to respond effectively, and returning residents to their homes after enduring the rebuilding process. Mayor Halliday and the Village Board of Trustees have enabled and activated a multitude of resources in order to restore the community to its previous status prior to undergoing the 6-22 tornado.

Having experienced the tornado's aftermath, gratitude is the enduring message for the great amount of good will and multitude of acts provided to assist the community. The residents of Coal City displayed their resiliency and were persistent as time wore on and the outside offers of help continued to dissipate. The response provided in 2015 is one illustration of the Coal City Pride that continues to connect the community's residents. The leadership exuded by the Village Board of Trustees always responded first and catered to resident needs and found the means to match these needs as time went on; this process led to residents receive services that were a necessity when they were necessary. Lastly, but not least, the plethora of people who aided the community and its residents through their volunteerism displayed a great deal of competency and compassion that were vital to the community's recovery.

Having expressed the overall positive feeling that has been left throughout the community, it is necessary to identify the further actions that have revealed themselves in response to what has occurred in Coal City. The immediate responders from all of the local governmental entities located within the immediate area, regionally, and multiple departments across the State of Illinois served timely and competently. It is apparent the State of Illinois does not currently possess the means to respond with money and capital to respond to a tornado. A disaster fund does not currently exist and these types of disasters have repeatedly failed to meet the federal standard for FEMA relief. This requires specific legislation, sponsored by a cash-strapped legislative body in order to provide any additional assistance towards recovery. It became apparent during Coal City's recovery, receiving federal assistance would only exacerbate the problem of funding, requiring a 25% match to the federal assistance. Although everyone involved in the process desires to cooperate, the need to produce funding is problematic when a disaster fund and its contribution source does not exist.

Had FEMA been provided the opportunity to discern whether the Village would receive public aid, the costs to be included within the reimbursement formula can be considered differently dependent upon the Region in which the reimbursement is requested. More communities will fall into the company of communities such as Coal City, Diamond, and Washington if the state and federal levels fail to act. The total budgetary impact of the tornado is \$6.3 million. Although the village as a municipality has the means of issuing debt, when a community does not qualify for public aid, all of its residents are denied the FEMA individual aid program; a program that returns federal dollars to those affected by the natural disaster.