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JB PRITZKER
GOVERNOR

November 2, 2026

To: The Honorable Donald J. Trump, President of the United States, The White House, 1600 Pennsylvania Avenue NW, Washington, DC 20500

Through: Fred Kaehler, Regional Administrator (Acting), FEMA Region 5, 536 South Clark Street, 6th Floor, Chicago, IL 60605

RE: Appeal of the October 7, 2026, Denial of the State of Illinois Request for a Major Disaster Declaration – Severe Storms, Tornadoes, Straight-line Winds, and Flooding, August 11–16, 2026

Dear Mr. President:

I. Request for Reconsideration

Pursuant to Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, 42 U.S.C. § 5170, and 44 CFR § 206.46(a), I am appealing FEMA's October 7, 2026 denial of the State of Illinois' request for a major disaster declaration for the severe weather that occurred August 11-16, 2026. The original request for a disaster declaration, dated September 15, 2026, asked for Public Assistance and Individual Assistance for Champaign, Cook, Ford, Fulton, McLean, Tazewell, Vermilion, and Will counties and Hazard Mitigation statewide.

FEMA's denial letter stated that supplemental federal assistance under the Stafford Act was not warranted. The letter did not identify a specific reason for denial; therefore, this appeal provides additional information applicable to the factors FEMA considers under 44 CFR § 206.48 to demonstrate why the cost of recovery is beyond what the State and the affected local governments can absorb and why federal assistance is necessary and warranted.

During the period of August 11-16, 2026, the areas of central and northeastern Illinois were devastated by a derecho, numerous tornadoes, downbursts, and several days of heavy rain. Enclosed with this request are impact statements from affected jurisdictions. The National Weather Service estimated the rainfall in parts of Fulton and Tazewell counties as a 1-in-1,000-year event, and two young drivers died after their cars went into floodwater on rural roads in Champaign and Vermillion counties. On August 25, 2026, the State of Indiana received a major disaster declaration (DR-4933-IN) for the same storm system.

Since the original request, FEMA has validated a new total of $43,003,938 in eligible Public Assistance costs for Illinois. That is $15.4 million more than what had been validated at the time of the original request and 173% of the FEMA's statewide per capita impact indicator for Illinois. Six counties now exceed their countywide indicators, up from four in the original request.

This disaster was of such severity and magnitude that the costs of the response and recovery is beyond the capabilities of the State and the affected local governments, and Federal assistance is necessary and warranted. I have taken appropriate action under State law issuing three disaster proclamations (August 18, September 15, and October 13, 2026) directing the execution of the State emergency operations plan and requiring all State agencies to assist with response and recovery efforts to mitigate the damage from this disaster.

II. Public Assistance (44 CFR § 206.48(a))

At the time of the original request, due to the extensive damage, debris removal operations had not been completed, and the full extent of the costs of the response and recovery had not been documented and validated. Since the denial, FEMA and the Illinois Emergency Management Agency and Office of Homeland Security (IEMA-OHS) have reviewed additional documentation provided by the local governments and State agencies. The complete validated results are enclosed as Table A (Enclosure 1). This appeal relies only on the FEMA-validated figures; however, enclosed letters from local jurisdictions demonstrating the effects of this disaster may include estimates that differ.

Measure	Original request	This appeal (FEMA validated)
Total eligible PA costs	$27,599,186	$43,003,938
Statewide per capita impact (indicator: $1.94)	$2.15	$3.36
% of statewide indicator ($24,856,266)	111%	173%
Counties above their countywide indicator	4 of 8	6 of 8

Concentrated damage (§ 206.48(a)(2)): Six of the eight counties named for Public Assistance exceed their countywide indicators, and together, they account for $42,740,501 of the validated total. That is 172% of the statewide per capita impact indicator, well above the 75% test described in the original request.

County	Validated PA costs	Per resident	County indicator	% of indicator
Fulton	$1,887,697	$56.17	$163,340	1,156%
McLean	$4,836,135	$28.29	$830,836	582%
Will	$4,296,727	$6.17	$3,384,285	127%
Cook	$31,216,554	$5.92	$25,639,129	122%
Ford	$79,262	$5.86	$65,775	121%
Vermilion	$424,126	$5.72	$360,554	118%

The storms damaged critical facilities. In Bloomington, Illinois, severe winds damaged buildings at the Central Illinois Regional Airport, and destroyed the roof of Order of Saint Francis' Saint Joseph Medical Center allowing rainwater to flood areas of the hospital. In Cook County, storms damaged the Sauk Village police station, the City of Harvey's fire station, police and fire facilities in the Village of Hazel Crest, and a lift station in the Village of Flossmoor. In Fulton County, a road in the City of Canton collapsed and 800 feet of the Ridgefield community's levee needs repair.

Section 320 of the Stafford Act (42 U.S.C. § 5163) provides that "no geographic area shall be precluded from receiving assistance under this Act solely by virtue of an arithmetic formula or sliding scale based on income or population." Section 206.48(a)(2) recognizes that concentrated damage and damage to critical facilities can warrant Federal assistance even when the statewide per capita indicator is not met. In Tazewell County, which experienced some of the heaviest rainfall of the event, flooding washed out a culvert near the Mackinaw River and the City of Delavan reported a washed-out bridge and damage to the access road to its wastewater lagoon. In Champaign County, downbursts exceeding 70 mph and near-record flooding left debris across roads and public rights-of-way that took days to clear. Both counties also had damaged homes, as shown in the Individual Assistance table in Section IV, including 51 homes with major damage in Tazewell County.

Debris: Debris removal makes up $33.8 million, or 79% of validated costs. In Cook County, validated costs nearly doubled, from $16.1 million to $31.2 million, moving the county from 63% to 122% of its indicator. At the time of the original request, debris was still being removed, and the county's estimate covered only the first 100,000 cubic yards; as the county carried out its debris plan, it documented another 370,000 cubic yards of debris removed. The volume was more than municipalities could handle, and statewide public works mutual aid crews hauled 42,378 cubic yards from 16 collection sites over nine days. FEMA validated these costs using contracts, invoices, debris pile measurements, and photos. Most of this damage is in southern Cook County suburbs with smaller tax bases resulting in a larger impact and strain on the budgets of the individual municipalities.

Other counties above their indicators: Fulton County's damage is $56.17 per resident, more than 11 times its indicator, including $1.49 million in road damage. The Village of Dunfermline has approximately $100,000 in road repairs for its 262 residents, and the City of Cuba spent $106,469 repairing sinkholes and collapsed sewers and storm drains. McLean County's damage is $28.29 per resident, nearly six times its indicator. In Will County, an EF-2 tornado cut a 26-mile path, and debris removal makes up 86% of the county's $4.3 million in validated costs. Vermilion County reached 118% of its indicator in public response and recovery operations after the City of Danville's wettest August on record.

Insurance (§ 206.48(a)(3)): The validated figures above do not account for pending insurance claims that have not yet been reviewed by FEMA. There was significant damage to roads and wooded areas, which are rarely insured. For OSF St. Joseph Medical Center, FEMA validated $991,726, the amount of the hospital's insurance deductible. The insurer's final determination has since raised the hospital's uninsured share to $2.9 million. That increase is not included in the validated total.

Hazard mitigation (§ 206.48(a)(4)): Illinois and its local governments have invested in flood control measures in the affected counties, including the Metropolitan Water Reclamation District's Thornton Composite Reservoir, which held a record 7.4 billion gallons after the July storms. In addition, Hazard Mitigation Grant Program included buyouts of flood-prone homes in the City of Danville and Will County. Additional Hazard Mitigation assistance will allow for continued improvements to reduce the impact of future severe weather events on communities that continue to experience them.

III. The Event and Recent Disasters

On August 11, 2026, a derecho with measured gusts up to 97 mph and eight tornadoes struck Will County and the southern and southwest Cook County suburbs. This storm included an EF-2 tornado that tracked from Monee through University Park and Crete. From August 13 to 15, 2026, repeated flash flooding brought heavy rainfall totals along the I-74 corridor including 10.09 inches in Canton and 11.57 inches near Tremont. In Champaign County, the Salt Fork River near St. Joseph crested just four inches below its record flood level.

These storms hit communities that had not finished recovering from earlier disasters. FEMA considers disaster history over the prior 12 months for Public Assistance (44 CFR § 206.48(a)(5)) and over the prior 24 months for Individual Assistance (44 CFR § 206.48(b)(1)(ii)(B)). In the last 24 months, Illinois received one major disaster declaration: FEMA-4819-DR-IL, declared September 20, 2024, for the July 2024 storms. FEMA then denied the State's requests and appeals for the July 25–28, 2025 and August 16–19, 2025 storms, and both events received only U.S. Small Business Administration (SBA) disaster loans (IL-20018 and IL-20019). The spring and summer of 2026 brought eight more SBA declarations (IL-20024, IL-20025, IL-20027, IL-20028, IL-20030, IL-20031, IL-20033, and IL-20035). State and local governments funded response and recovery efforts for each of those disasters. Cook, Will, and McLean counties, all included in this request, were each struck by severe weather more than once in that time. Enclosure 12 lists each event, the counties affected, and the outcome.

Cook County has been struck by severe weather repeatedly since 2023. The households affected in 2025 received no FEMA Individual Assistance. On July 3–5, 2026, more than 8 inches of rain flooded homes in Flossmoor, Harvey, Markham, and nearby communities, and the American Red Cross opened 2 shelters. Five weeks later, the August 11th tornadoes struck some of the same communities.

Fulton County had an EF-3 tornado in 2023 that did not receive a federal declaration and experienced severe weather again in July 2024. In the City of Cuba, families who replaced furnaces and water heaters after flooding earlier this summer lost them again in August. Fulton County officials indicated that repeated disasters have left their communities with "limited time and resources to recover before facing the next major event."

Much of Vermilion County flooded on June 6–7, 2026, with more than 6 inches of rainfall at the Danville airport and the Sheriff's Office rescued 11 people. The county experienced severe flooding again in August.

IV. Impacts to Residents (44 CFR § 206.48(b))

The original request documented 982 homes in these eight counties that were destroyed or had major damage, out of 4,519 damaged homes in all, with an estimated Individuals and Households Program cost of $19.5 million. The joint Individual Assistance assessment from that request is shown below. Since then, local officials have reported further impacts in the enclosed letters, including denied insurance claims, repairs that residents cannot afford, and requests at resource centers. Under 44 CFR § 206.48(b), State fiscal capacity and uninsured home and personal property losses are the principal factors for Individual Assistance, "but FEMA will always consider all relevant information submitted as part of a declaration request." If the need is not clear from those factors, "FEMA will turn to the other factors to determine the level of need." The other factors, described below, include the population profile, community infrastructure, and casualties.

County	Destroyed	Major damage	Minor damage	Affected	Estimated uninsured share	Homeownership rate
Cook	34	431	1,195	988	48.6%	57.7%
McLean	2	149	235	247	40.5%	65.1%
Fulton	1	139	66	67	35.0%	76.6%
Will	5	51	251	207	33.8%	82.8%
Champaign	0	17	34	12	46.4%	54.0%
Ford	0	80	43	74	31.6%	72.3%
Tazewell	1	51	38	44	33.1%	78.4%
Vermilion	3	18	24	12	37.9%	70.2%

Source: Joint Individual Assistance Preliminary Damage Assessment for the eight counties (9/4/26).

Uninsured losses (§ 206.48(b)(2)): Most flooded homes were outside the mapped floodplain, where flood insurance is not required, and flood insurance coverage is below 1% in six of the eight counties. In Cook County, 48.6% of residents with damage had uninsured losses. Champaign County reports that homes flooded throughout the county and that insurers denied more than 100 claims, and McLean, Fulton, and Vermilion County officials also report denied claims. In the City of Cuba, 41 of 93 damaged households had no coverage, and many had sewage back up through floor drains and toilets. Residents lost furnaces, water heaters, appliances, drywall, and furniture. Resource centers in Will and Cook counties recorded 2,318 requests for help.

Older and lower-income residents (§ 206.48(b)(3)): In Fulton County, 23.7% of residents are 65 or older, and the county has encountered economic hardship due to lost population and manufacturing jobs. McLean County Board Chair Elizabeth Johnston reports that many residents "won't qualify for a loan due to earning below income thresholds," and that most who still cannot repair their homes are seniors, veterans, or low-income. In Fulton County, a Salvation Army disaster team leader met with a resident whose home was badly damaged and who is also facing serious family medical costs. She cannot pay for both and will carry the debt for years. In Ford County, 22.7% of residents are 65 or older, and 11.4% of those under 65 have a disability. In Will

County, 24.6% of the Village of Crete residents are 65 or older, and the poverty rate is 14.4% in University Park. Without an Individual Assistance declaration, these households cannot receive FEMA housing or Other Needs Assistance grants. Enclosure 12 identifies county statistics along with the state as a whole.

Community infrastructure (§ 206.48(b)(4)): Parts of McLean County were without power for up to four days, sump pumps failed as basements filled, and 27 businesses reported damage. In Will County, 92,154 customers lost power on August 11th, and 15,660 people were still without power two days later; a Village of Crete childcare center serving about 50 children closed during the outage. As of October 1st, two major roads in Fulton County were still closed.

Casualties (§ 206.48(b)(5)): Two young drivers died in Illinois due to flash flooding caused by this storm system. On August 15th, a 17-year-old from Rantoul drove into floodwater covering a rural road in Champaign County, and his car went into a flooded drainage ditch; he was found two days later. A 20-year-old from Decatur died in Vermilion County when her car went into a water-filled ditch on a flooded road north of Fithian; she was found on August 18th.

State fiscal capacity (§ 206.48(b)(1)): The estimated cost of the Individuals and Households Program for this event is $19.5 million. Using Illinois's total taxable resources, FEMA's cost calculator puts the cost-to-capacity ratio at 16.68.

V. State and Local Resources

On August 18, 2026, I issued a disaster proclamation covering 15 counties, including the eight counties in this request. On September 15, 2026, I issued a new proclamation continuing the disaster declaration for those eight counties. On October 13, 2026, I issued a third disaster proclamation for this disaster as Cook County was still engaged in debris removal and needed State resources. All three proclamations were issued as local resources and capabilities in the affected counties had been exhausted. The proclamations directed IEMA-OHS, the Illinois Department of Transportation, the Illinois Environmental Protection Agency, the Illinois Department of Commerce and Economic Opportunity, and other State agencies to support local governments, and waived certain State procurement, permitting, and grant administration timelines to assist local governments with debris removal.

As of October 22, 2026, the State of Illinois has committed funding of over $3,359,368 to support response and recovery operations for this disaster. This includes $1,503,354 for the Department of Transportation for debris removal and emergency road work, $1,418,524 for debris removal supported by the State activation of resources through the Illinois Public Works Mutual Aid Network (IPWMAN), and $177,490 for the Department of Natural Resources for debris removal and repairs to a levee, culvert, and fencing. It also includes $260,000 to support the activation of the State Emergency Operations Center activation and deployment of emergency management personnel to assist with incident command, technical assistance, and resource coordination. FEMA has thus far validated $3,099,368 of the State's costs.

Additionally, through the Illinois Department of Commerce and Economic Opportunity, the State also committed $1.5 million in federal HUD Community Development Block Grant Disaster

Response funds covering six counties for cleanup, debris removal, and infrastructure repairs. That program is capped at $250,000 per local government, which is far less than the recovery costs indicated in this request.

Local governments are leveraging local funding resources: Cook County committed $8 million of its own funds to help nine south suburban municipalities complete debris removal. The town of Normal, Illinois, has spent $600,617 on response and cleanup. The City of Cuba reallocated $106,469 from planned projects to pay for repairs, and Paxton created a $180,000 grant program for low- and moderate-income households. University Park relied on local businesses to sponsor cleanup crews to supplement its public works staff.

Voluntary agencies: Volunteer crews cut fallen trees and mucked out flooded homes, and multi-agency resource centers operated in Will and Cook counties. Community recovery groups in McLean, Fulton, and Cook counties are conducting local case management assistance to track unmet needs.

As described in the above paragraphs, the State of Illinois issued three disaster proclamations implementing its State Emergency Operations Plan and activating its State Emergency Operations Center. The State has committed State funds and personnel to the response and recovery efforts. It has also invested in flood control and hazard mitigation in the affected counties. The Stafford Act is built on a partnership in which Federal assistance supplements state and local resources once a disaster exceeds them. State disaster funds are designed for emergency response and for reimbursing local governments for emergency services. The $19.5 million in estimated household needs, on top of $43 million in public infrastructure costs, is the kind of cost that partnership is meant to cover.

VI. Effect of the Denial

Enclosed with this request are numerous impact statements from local jurisdictions regarding the devastating effects of this disaster, compounded by previous disasters without federal assistance.

VII. Request

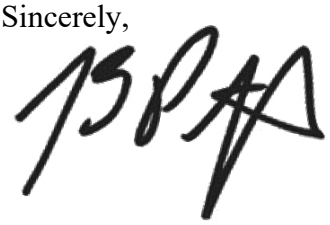
FEMA has validated $43 million in Public Assistance damage, $15.4 million more than the original request and significantly exceeding the State's per capita impact indicator, with six counties above their countywide indicators. While the State of Illinois has demonstrated strong emergency management capabilities consistent with FEMA's strategic direction and priorities, without the backstop of Federal assistance, the costs of this disaster are more than the State and local budgets can absorb.

I respectfully request that the federal government reconsider the denial and declare a major disaster for the State of Illinois, authorizing Public Assistance and Individual Assistance (Individuals and Households Program, Crisis Counseling, Disaster Case Management, Disaster Unemployment Assistance, and Disaster Legal Services) for Champaign, Cook, Ford, Fulton, McLean, Tazewell, Vermilion, and Will counties, and Hazard Mitigation statewide.

I certify that the State and local governments will comply with all applicable cost-sharing requirements of the Stafford Act. The State will pay the full 25% non-federal share of Other Needs Assistance under the Individuals and Households Program.

I have designated Greg Nimmo, Recovery Division Chief, Illinois Emergency Management Agency and Office of Homeland Security, as State Coordinating Officer for this request. He can be reached at 217-494-6084 or gregory.nimmo@illinois.gov and will work with FEMA Region 5 on any additional information you need.

Sincerely,



Governor JB Pritzker

Enclosures

Enclosure 1: Table A: FEMA Region 5 Preliminary Damage Assessment, Severe Storms August 11–16, 2026 (validated as of October 22, 2026)

Enclosure 2: Cook County Emergency Management and Regional Security – Alexander Joves, Executive Director (October 23, 2026)

Enclosure 3: Fulton County – John Spangler, Board Chairman, and Chris Helle, Emergency Management Director (October 20, 2026)

Enclosure 4: City of Cuba – Jared Cozart, Mayor (October 20, 2026)

Enclosure 5: McLean County Board – Elizabeth Johnston, Chair (October 21, 2026)

Enclosure 6: Town of Normal – Chris Koos, Mayor, with damage photographs (October 22, 2026)

Enclosure 7: Vermilion County Emergency Management Agency – Joel Bird, Director (October 19, 2026)

Enclosure 8: Ford County Disaster Impact Statement – Alex B. Coordinator, EMA Coordinator

Enclosure 9: Will County Disaster Impact Statement – Allison Anderson, EMA Director

Enclosure 10: Champaign County Emergency Management Agency – John Dwyer, Coordinator (October 26, 2026)

Enclosure 11: Illinois State Senator Neil Anderson (Fulton County), 47th District (October 20, 2026)

Enclosure 12: Supporting data tables: federal disaster history in the affected counties, population profile, and 2026 Illinois disaster history

Enclosure 13: Gubernatorial disaster proclamation, August 18, 2026, and continuing proclamations of September 15, 2026, and October 13, 2026

Enclosure 14: Legislative letters of support