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The Loop's Great Chicago Flood

An odd calamity turns the Loop into a "soggy ghost town."

By Patrick T. Reardon

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Tens of thousands of office workers and store clerks streamed into the Loop as usual on this morning, only to be sent home for an unscheduled holiday. For many, that holiday lasted a week; for some, it went on for more than a month. The reason was one of the oddest calamities in American history: the Great Chicago Flood.

Earlier that morning, some 124 million gallons of murky Chicago River water poured through a crack into a little-used, all-but-forgotten 47-mile network of freight tunnels under the central business district. After filling the tunnels, the river water rose into the basements of many downtown buildings, knocking out electric power and natural-gas service.

It was a flood that no one at street level could see, a flood in which no one was injured. No one, except those trying to stop the water's spread, got wet. But, as the Tribune reported, the invisible disaster turned the Loop "into a soggy ghost town" and caused damage and business losses of at least $1 billion. Trials at the Daley Center were postponed. The Chicago Board of Trade and the Chicago Mercantile Exchange closed. Rapid transit trains were rerouted for weeks while water was pumped out of subway tunnels. City Hall was evacuated.

One of the biggest shocks of the calamity was that city officials had known about the potential problem--for three months, it turned out--but had moved too slowly to approve the $10,000 contract to fix it. In September 1991, a private contractor had driven new wooden pilings into the river bed next to the Kinzie Street drawbridge to protect the bridge from passing barges and other traffic on the North Branch of the Chicago River. The pilings had been placed in the wrong spot and punctured the ceiling of the freight tunnel below.

A slow leak was discovered in January by cable-TV company workers who were inspecting cables that ran through the tunnel. City officials were notified, but because of bureaucratic hemming and hawing, nothing was done.

Mayor Richard M. Daley demanded and received the resignation of a city official who was in
charge of the department that was responsible for inspecting the tunnels. Pumping the water out of buildings and the tunnel system took weeks, but even three years later, city government was feeling the invisible disaster's financial effects. On Aug. 11, 1995, city lawyers agreed to pay up to $36 million in damages to settle lawsuits brought by Marshall Field & Co. and insurers for about a dozen buildings damaged by the flood waters.