

THE PRICIEST QUAKE IN U.S. HISTORY

The 1994 Northridge Earthquake caused widespread damage across Southern California. Its extreme destruction prompted the creation of the California Earthquake Authority.

On the morning of January 17, 1994, just after 4:30 AM, an earthquake shook the densely populated San Fernando Valley. Named for the city at its epicenter, the Northridge earthquake registered a magnitude of 6.7 and was the third major earthquake in California in 23 years (following the 1971 San Fernando Valley and 1989 Loma Prieta earthquakes). Despite its moderate size, it was the state’s most destructive earthquake since the 1906 San Francisco earthquake. **With over \$40 billion in damages, it is known as the costliest in U.S. history.**

The earthquake occurred on a *blind thrust* fault, a **previously unknown fault buried under the earth’s crust**. The major shock lasted for 10-20 seconds, and the aftershocks rumbled about 350 square miles of built environment. The quake damaged tens of thousands of structures. Sections of major freeways collapsed, numerous bridges suffered severe damage, and fires erupted, causing additional harm. An estimated 60 people lost their lives.



The rear parking lot behind the Northridge Meadows Apartment Complex. The first floor of the three-story structure completely collapsed, resulting in the largest concentration of deaths in the Northridge earthquake. Photograph by Kris Tacsik and Michael Swift. California State University Northridge. University Library. Map Collection. NEPCo94.

After Northridge, nearly all home insurance companies stopped issuing new homeowner **insurance policies**; companies were reluctant to have to offer earthquake insurance under the state’s “mandatory earthquake offer” law. Eventually, new home policy sales across almost 95% of the market closed down. **In response, the California Legislature created the California Earthquake Authority (CEA): a publicly-managed, non-profit entity which offers basic earthquake insurance.** Today, the CEA provides two-thirds of the earthquake policies sold in California.

As destructive as the Northridge earthquake was, earthquake hazard mitigation efforts of the previous two decades prevented additional structural damage. In the decades since, the California Department of Transportation (CalTrans) has spent billions of dollars retrofitting tens of thousands of state-owned bridges and overpasses to ensure these vulnerable highway elements are better protected from major seismic events.



Photo of damage to Nordhoff Way overpass over the railroad tracks east of Corbin Ave. Photograph by Kris Tacsik and Michael Swift. California State University Northridge. University Library. Map Collection. NEPCo37.