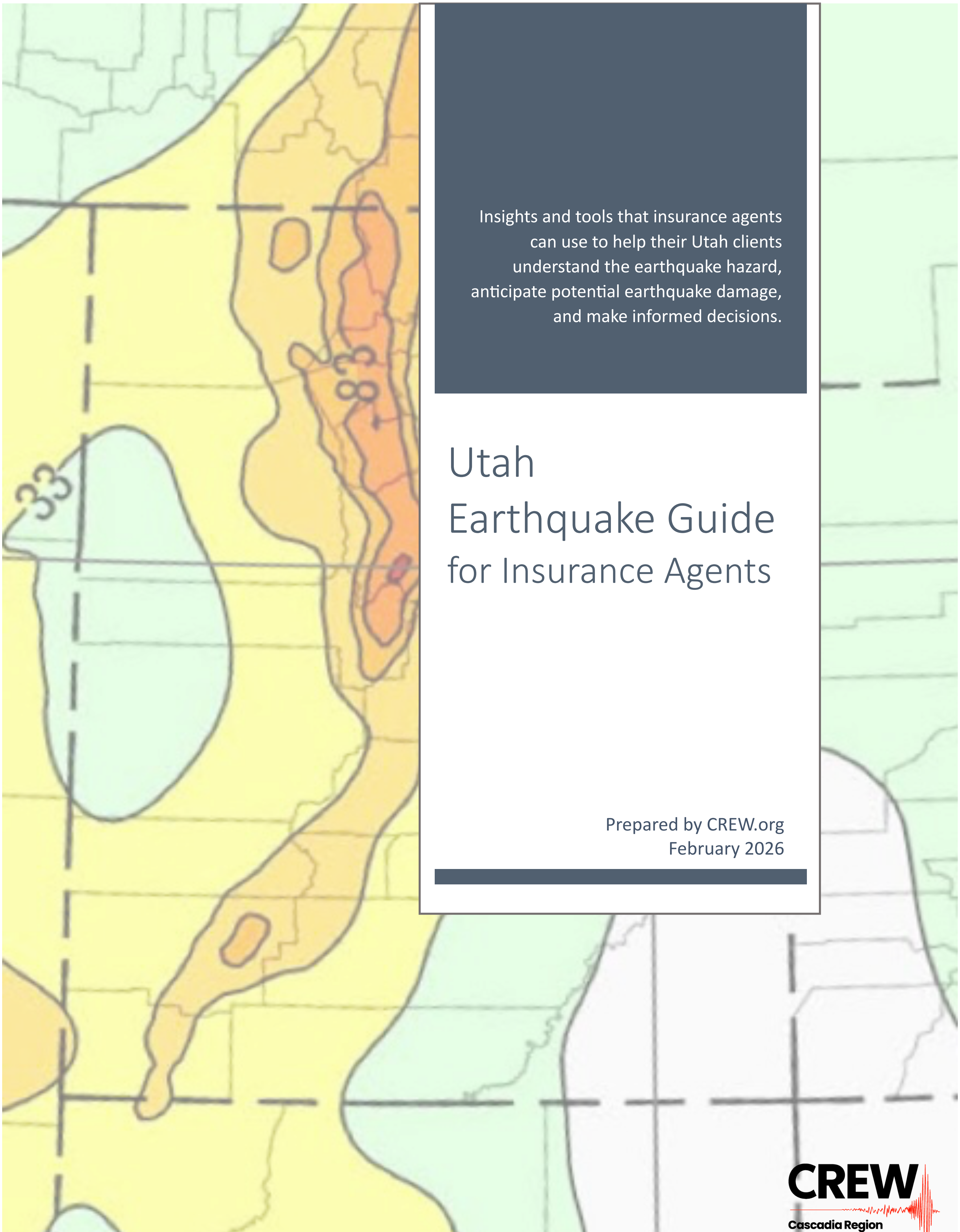

Insights and tools that insurance agents can use to help their Utah clients understand the earthquake hazard, anticipate potential earthquake damage, and make informed decisions.

Utah
Earthquake Guide
for Insurance Agents

Prepared by CREW.org
February 2026

CREW
Cascadia Region Earthquake Workgroup

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Pascal Schuback, Executive Director

Kyra Nourse, Project Coordinator

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Part I. Know Your Earthquake Hazard

1 | Utah's Earthquake Hazard

What's the Difference Between Hazard and Risk?

The term **"hazard"** refers to the presence of active earthquake faults that will cause the ground to shake when the fault moves suddenly (known as fault "slip" or "rupture"). The hazard is present whether or not people live within the area that will be affected by ground shaking.

"Risk" refers to the potential consequences of ground-shaking for people and the structures they build within an earthquake hazard area.

So, if a building or other structure was built in an earthquake hazard area, it is at risk. How high the risk is—and how serious the damage caused by an earthquake—will depend on a number of factors, most notably:

- The strength of earthquake shaking.
- The type of ground the structure was built on.
- The design of the structure.
- Any retrofitting that may have been done to improve an existing structure's ability to withstand the effects of shaking.
- The measures taken to secure furnishings and other non-structural parts of the building to prevent them from moving, falling, or breaking during an earthquake.

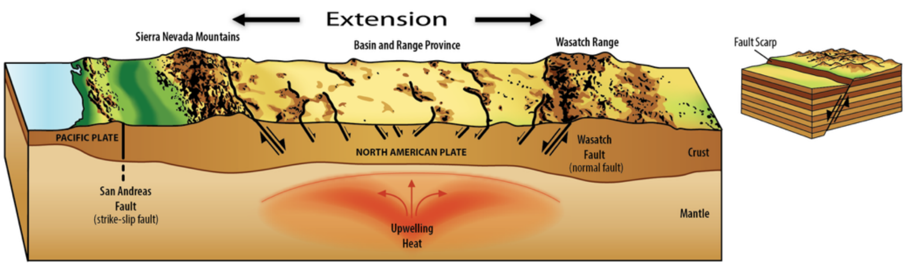
Where Do Earthquakes Occur in Utah?

Types of Earthquakes in Utah

Although an earthquake could happen anywhere in Utah, earthquake activity is greatest in the northern, central, and southwestern areas of the state:

- Running roughly north to south through the center of Utah is a zone of earthquake activity called the Intermountain Seismic Belt. It consists of numerous earthquake faults, the most active of which is the 240-mile-long Wasatch fault. This fault is capable of generating earthquakes as large as magnitude 7.5.
- The most populous areas of Utah lie within the Intermountain Seismic Belt, including the state's largest cities.

- Large-magnitude earthquakes are possible in Utah, but moderate earthquakes (magnitude 5.0 – 6.5) are just as capable of causing damage and occur more frequently than the “big ones.”
- Most of the potentially active earthquake faults in Utah are “normal” faults: during an earthquake, the earth’s crust on one side of the fault moves briefly downward relative to the other side. Over a very long period of time, this motion produces steep-fronted mountain ranges (such as the Wasatch Range) and deep valleys (such as the Salt Lake Valley). *Learn more about fault types at the U.S. Geological Survey website*; see also *Putting Down Roots in Earthquake Country: Your Handbook for Earthquakes in Utah*, 2nd Edition, pages 2–3 (PDF), or explore the interactive version online.

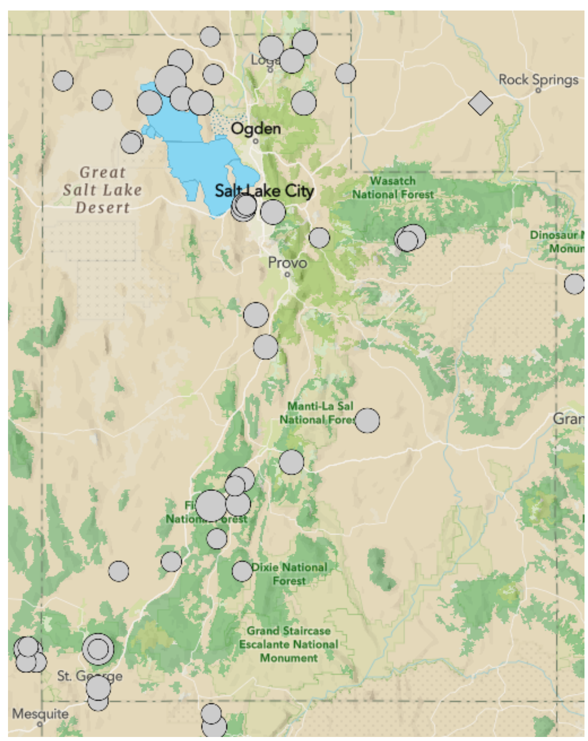


Cross section (left) of the earth’s crust showing how geologic forces produce Utah’s system of normal faults. (Source: Utah Geological Survey)

Aftershocks. The main shock of an earthquake is followed by aftershocks, which vary in size and typically continue over a period of months, decaying exponentially over time. Some aftershocks may be strong enough to cause additional damage; in certain cases, an aftershock may be more damaging than the main shock.

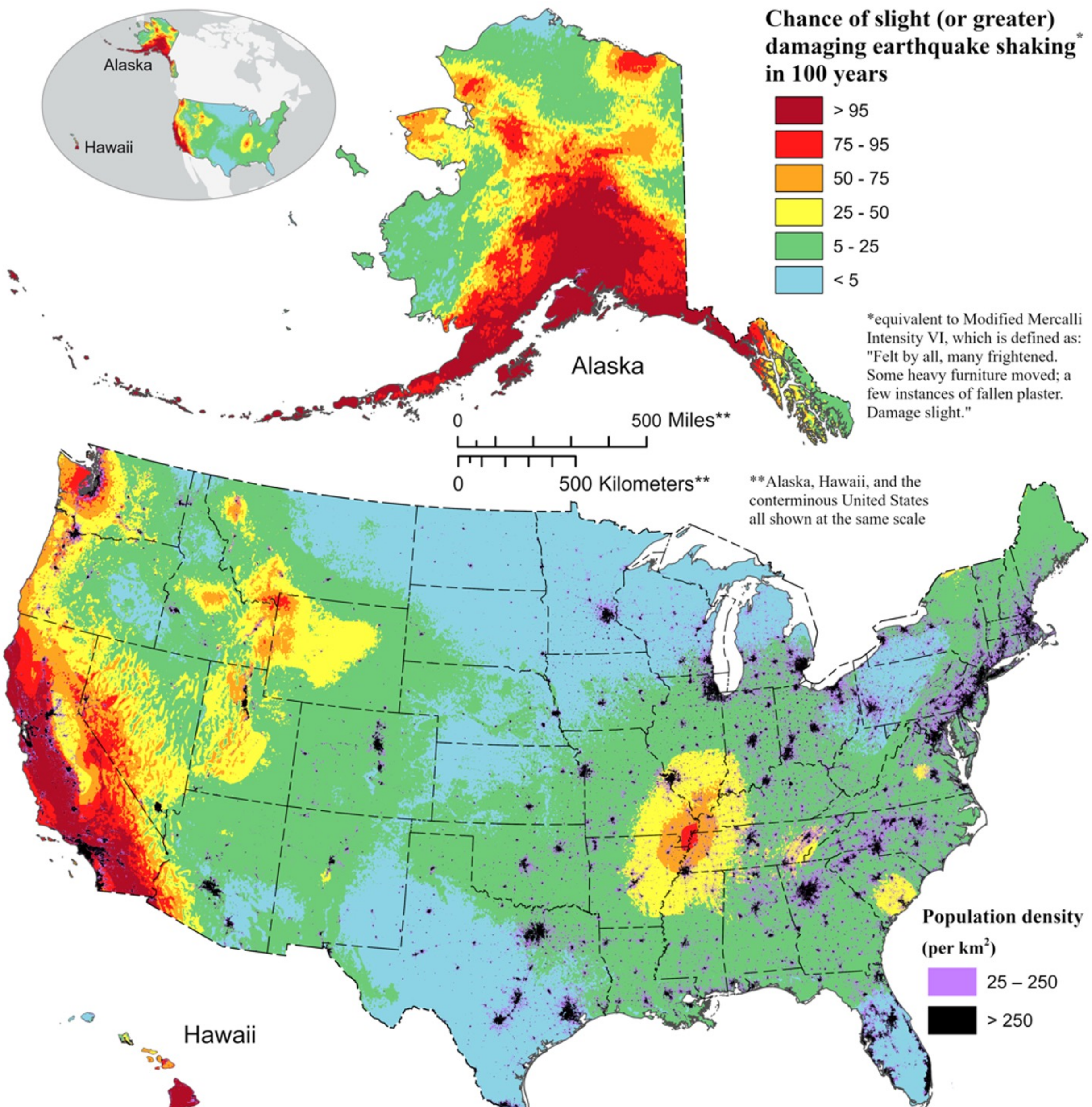
Where Do Earthquakes Occur in Utah?

This map of Utah (right) shows past earthquakes of magnitude 4.5 and above between 1900 and 2025. Earthquake epicenters are indicated by gray circles; the differing sizes of the circles signify the varying magnitudes. (Source: US Geological Survey Earthquake Hazards Program interactive map)



Modeling the Earthquake Hazard in Utah

It isn't possible to predict where a fault will rupture or when an earthquake will occur, but modeling based on geologic evidence and research can help define the hazard and shed light on potential ground shaking in different regions. The map below comes from the 2023 update of the US National Seismic Hazard Model. Color-coding indicates the chance that damaging shaking (measuring VI or above on the Modified Mercalli Intensity scale) will occur over the next 100 years. The National Seismic Hazard Model is produced using the best available science and is regularly updated to incorporate new discoveries and the latest research.



What Are the Odds?

Earthquakes cannot be predicted, so geologists use the best available scientific data to estimate the chances of earthquake shaking—of varying strengths and frequencies—within specified timeframes in different places across the United States. The results are then used to produce National Seismic Hazard Maps. Most probability estimates are based on the average rate of earthquakes over long periods of time in the mapped locations.

For More Information….

- *Earthquake Hazards* webpage, Utah Geological Survey | geology.utah.gov
- Earthquakes.Utah.Gov website
- *Geologic Hazards Portal* | Utah Geological Survey
- *Putting Down Roots in Earthquake Country: Your Handbook for Earthquakes in Utah*, 2nd Edition (PDF) or *Putting Down Roots in Earthquake Country* interactive website | Utah Seismic Safety Commission and Utah Geological Survey

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2 | Examples of Damaging Earthquakes in Utah

Magna M5.7 Earthquake (2020)

The magnitude 5.7 Magna earthquake in 2020 was a moderate-sized earthquake. Because it occurred near a well-populated area, it caused a great deal of damage, particularly in the city of Magna. Unreinforced masonry buildings were especially impacted: a number of them suffered structural damage, including severe cracking and collapse. Numerous mobile homes were shifted off their foundations, and many were subsequently condemned.

In other types of buildings—most notably newer buildings—much of the damage was nonstructural: for instance, features such as sheetrock, brick veneers, ceiling framings, and ceiling tiles broke off and fell to the ground. Another common form of damage was partial or full collapse of unreinforced brick chimneys.

Learn more: US Geological Survey Magna earthquake event webpage | EERI *Learning From Earthquakes*: Magna, Utah Earthquake webpage | Earthquakes.Utah.Gov: *2020 Magna Earthquake* page

St. George M5.5 Earthquake (1992)

This magnitude 5.5 earthquake occurred less than two miles southeast of Washington City. It was widely felt throughout southwestern Utah (as far north as Richfield) as well as across the state border in northwestern Arizona and southeastern Nevada. Damage was noted in several communities, including Cedar City, Kanab, St. George, Hurricane, and Washington. Most of the damage was minor; among the most serious damage reported was severe cracking and partial collapse of unreinforced masonry structures, including houses built of unreinforced brick. The earthquake also triggered a large landslide that destroyed three houses at Springdale.

Learn more: US Geological Survey, St. George earthquake event page

Richmond / Cache Valley M5.8 Earthquake (1962)

A magnitude 5.8 earthquake in 1962 caused serious damage to buildings throughout the Cache Valley northeast of Salt Lake City—most notably in Richmond, Lewiston, and Logan. Several buildings, including a number of older homes, were damaged so severely that they were later condemned and demolished. Other damage included cracked walls, shattered windows, and toppled masonry chimneys (in Richmond, about 75 percent of older brick chimneys collapsed).

Learn more: US Geological Survey, Richmond earthquake event page

Hansel Valley M6.6 Earthquake (1934)

Although the Hansel Valley was sparsely populated in 1934, this magnitude 6.6 earthquake killed two people. Damage to structures in surrounding towns included fallen chimneys as well as cracks in masonry walls of poor construction. Windows were cracked in Salt Lake City.

Learn more: US Geological Survey, Hansel Valley earthquake event page

Pine Valley M6.3 Earthquake (1902)

This magnitude 6.3 earthquake in 1902 struck southwestern Utah near Pine Valley, roughly 21 miles north of St. George. It reportedly brought down every chimney in Pine Valley, and a great many chimneys in Santa Clara and Pinto, too, where fallen plaster was also reported. The quake caused considerable damage to buildings in St. George and severe damage to buildings constructed of rock at Hebron, a town that was subsequently abandoned. Damage was also noted in Bloomington, Cedar City, and Toquerville.

Learn more: US Geological Survey, Pine Valley earthquake event page

Discover more about these and other Utah earthquakes: Intermountain Seismic Belt Historical Earthquake Project *(University of Utah Seismograph Stations) and* ***Earthquakes.Utah.Gov***

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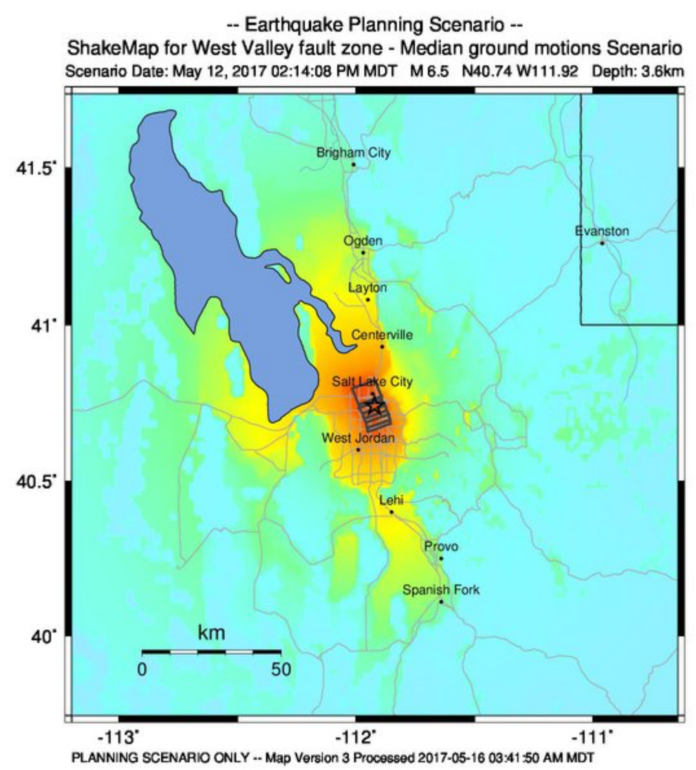
Part II. Earthquake Damage & Costs

3 l Severity of Expected Earthquakes

While it isn't possible to predict when an earthquake will happen, hazard geologists work to identify active earthquake faults, and they study evidence from past earthquakes to understand both what sizes of earthquakes could occur in the future and how likely they are to happen. Geologists also study how different soils and landscapes behave during an earthquake, which can help people anticipate the potential effects of ground shaking in a given place.



PERCEIVED SHAKING	Not felt	Weak	Light	Moderate	Strong	Very strong	Severe	Violent	Extreme
POTENTIAL DAMAGE	none	none	none	Very light	Light	Moderate	Mod./Heavy	Heavy	Very Heavy
PEAK ACC.(%g)	<0.05	0.3	2.8	6.2	12	22	40	75	>139
PEAK VEL.(cm/s)	<0.02	0.1	1.4	4.7	9.6	20	41	86	>178
INSTRUMENTAL INTENSITY	I	II-III	IV	V	VI	VII	VIII	IX	X+

Scale based upon Worden et al. (2012)

Earthquake "scenario" maps are one of the tools that geoscientists create to help people understand and plan for potential earthquakes along a given fault. For example, this map (left) illustrates a possible scenario for a future magnitude 6.5 earthquake on the West Valley fault zone near Salt Lake City, Utah.

Magnitude vs. Intensity

"**Magnitude**" is an objective measure of the size of the earthquake at the site of the fault rupture. When an earthquake occurs, the earthquake's size is measured by seismographs, and the final number is calculated using a magnitude scale (such as *moment magnitude*). For example, the Magna earthquake in 2020 had a magnitude of 5.7.

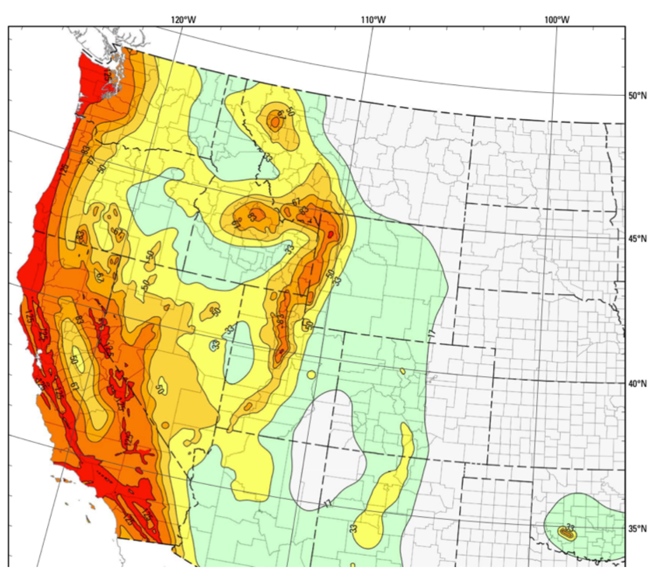
As a measure, think of magnitude as akin to the watts of a lightbulb: wattage indicates how much energy is used, not how the light that results will illuminate or cast shadows in different spaces of a room. While we may generally expect a larger magnitude earthquake to cause stronger shaking than a smaller one, magnitude is not a measure of the strength of the shaking ("**intensity**") that people will experience or the amount of damage caused—these factors vary depending on both the local geology (particularly the type of soil) and how near people and structures are to the source of the earthquake. In the US, an earthquake's intensity is measured using the Modified Mercalli Intensity (MMI) scale: the resulting measurements are subjective (based on local observations of shaking and damage), and they differ from place to place.

Intensity	Shaking	Description/Damage
I	Not felt	Not felt except by a very few under especially favorable conditions.
II	Weak	Felt only by a few persons at rest,especially on upper floors of buildings.
III	Weak	Felt quite noticeably by persons indoors, especially on upper floors of buildings. Many people do not recognize it as an earthquake. Standing motor cars may rock slightly. Vibrations similar to the passing of a truck. Duration estimated.
IV	Light	Felt indoors by many, outdoors by few during the day. At night, some awakened. Dishes, windows, doors disturbed; walls make cracking sound. Sensation like heavy truck striking building. Standing motor cars rocked noticeably.
V	Moderate	Felt by nearly everyone; many awakened. Some dishes, windows broken. Unstable objects overturned. Pendulum clocks may stop.
VI	Strong	Felt by all, many frightened. Some heavy furniture moved; a few instances of fallen plaster. Damage slight.
VII	Very strong	Damage negligible in buildings of good design and construction; slight to moderate in well-built ordinary structures; considerable damage in poorly built or badly designed structures; some chimneys broken.
VIII	Severe	Damage slight in specially designed structures; considerable damage in ordinary substantial buildings with partial collapse. Damage great in poorly built structures. Fall of chimneys, factory stacks, columns, monuments, walls. Heavy furniture overturned.
IX	Violent	Damage considerable in specially designed structures; well-designed frame structures thrown out of plumb. Damage great in substantial buildings, with partial collapse. Buildings shifted off foundations.
X	Extreme	Some well-built wooden structures destroyed; most masonry and frame structures destroyed with foundations. Rails bent.

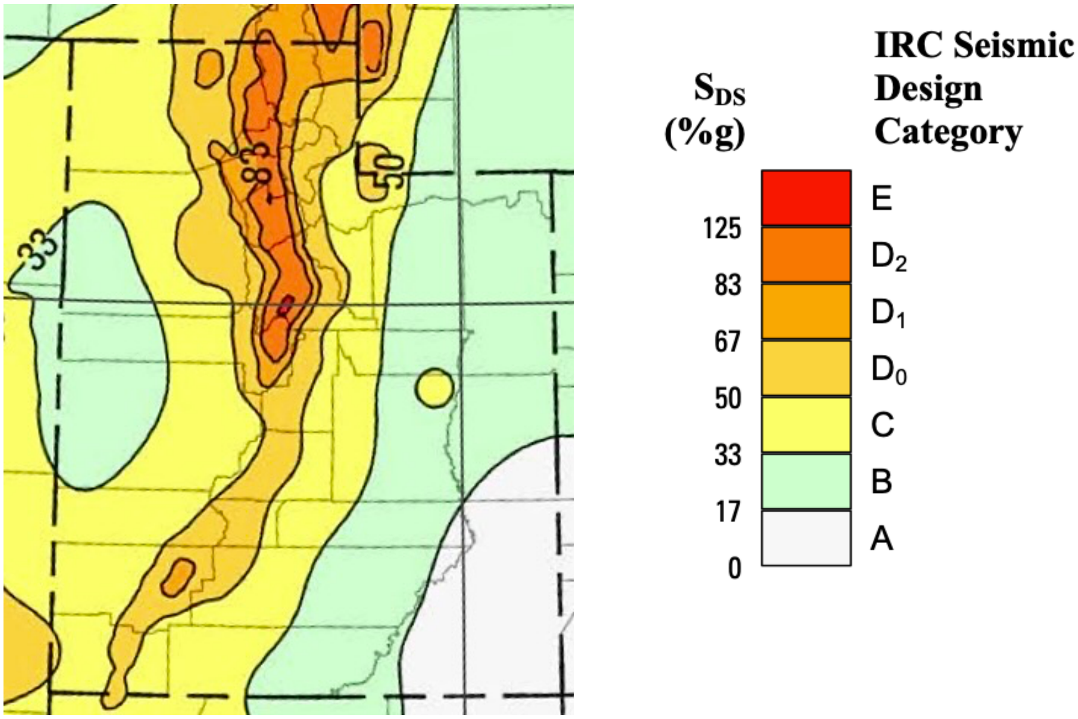
The Modified Mercalli Intensity scale, including abbreviated descriptions of the types and degrees of damage associated with each level. (Source: US Geological Survey)

How Intense Could the Shaking Be Here?

One way to get an idea of the level of possible shaking at a given location is to look up the seismic design category for that area. A **seismic design category map** is a hazard tool that shows building professionals the possible earthquake shaking across each state and territory so that they can take this into account when they design structures.



(Right) Seismic Design Category Map for International Residential Code (IRC), showing the seismic design categories for the western United States. (Source: FEMA P-2192-4)



Closeup of Utah, showing seismic design categories across each county (Source: FEMA P-2192-4).

Leaving aside the technical details that building professionals use, a homeowner or renter can use the seismic design categories—*A* (white) through *E* (red)—to get an idea of the intensity of earthquake shaking they could experience.

Find Your County

Beaver: B, C, and D_0
Box Elder: C, D_0, D_1 and D_2
Cache: D_0, D_1 and D_2
Carbon: B and C
Daggett: B, C and D_0
Davis: D_1 and D_2
Duchesne: B and C
Emery: B and C
Garfield: A, B, C and D_0
Grand: A and B
Iron: C, D_0 and D_1
Juab: B, C, D_0, D_1 and D_2
Kane: B and C
Millard: B, C and D_0
Morgan: D_0, D_1 and D_2
Piute: C and D_0
Rich: D_0, D_1 and D_2
Salt Lake: D_0, D_1 and D_2
San Juan: A and B
Sanpete: C and D_0
Sevier: C and D_0
Summit: B, C and D_0
Tooele: B, C, D_0 and D_1
Uintah: B
Utah: C, D_0, D_1, D_2 and E
Wasatch: C, D^0 and D^1
Washington: C and D_0
Wayne: A, B and C
Weber: D_0, D_1 and D_2

Find your county's website

Refer to the table below to see what each letter/color signifies in terms of earthquake shaking and damage.

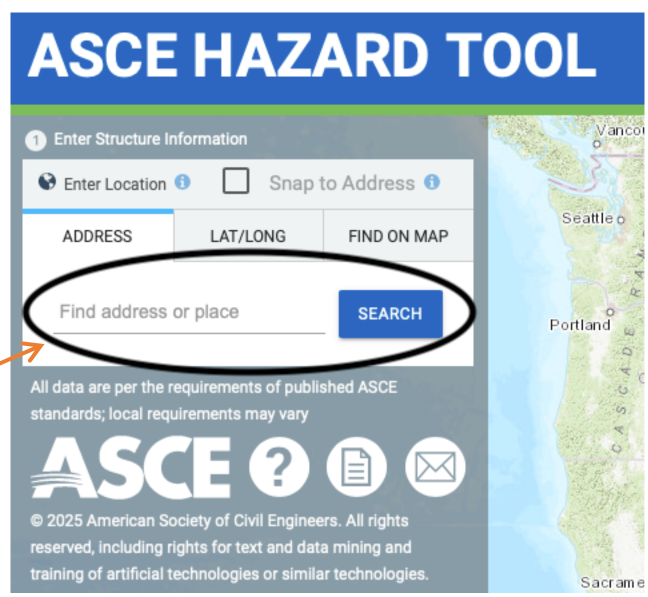
Seismic Design Category / Map Color	Earthquake Hazard	Potential Effects of Shaking	MMI*
A white	Very small probability of experiencing damaging earthquake effects.		
B green	Could experience shaking of moderate intensity.	**Moderate shaking**—Felt by all, many frightened. Some heavy furniture moved; a few instances of fallen plaster. Damage slight.	**VI**
C yellow	Could experience strong shaking.	**Strong shaking**—Damage negligible in buildings of good design and construction; slight to moderate in well-built ordinary structures; considerable damage in poorly built structures.	**VII**
D **D_0** / gold **D_1** / light orange **D_2** / dark orange	Could experience very strong shaking (the darker the color, the stronger the shaking).	**Very strong shaking**—Damage slight in specially designed structures; considerable damage in ordinary substantial buildings with partial collapse. Damage great in poorly built structures.	**VIII**
E red	Near major active faults capable of producing the most intense shaking.	**Strongest shaking**—Damage considerable in specially designed structures; frame structures thrown out of plumb. Damage great in substantial buildings, with partial collapse. Buildings shifted off foundations. Shaking intense enough to completely destroy buildings.	**IX**

*MMI = Modified Mercalli Intensity Scale. *Note: The alignment of the MMI scale with seismic design categories in this table is approximate and is for visualization purposes only; it does not signify a technical correlation.*

Find the Seismic Design Category for a Specific Address

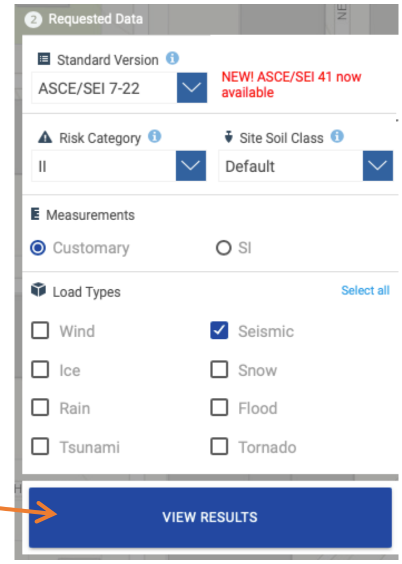
Few counties are uniformly one color, so to learn which seismic design category applies at a particular address, go to the ***ASCE Hazard Tool*** online and follow these steps:

Step 1: Type the address into the *Address* prompt and then click the **SEARCH** button.



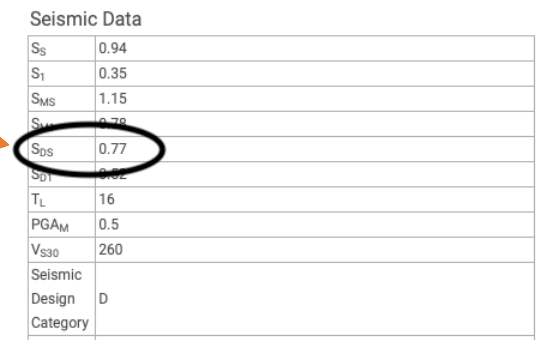
Step 2: Under ***Requested Data*** select the following settings:

- **Standard Version:** ASCE/SEI 7-22
- **Risk Category:** II *(for home or ordinary business/office buildings)*
- **Site Soil Class:** Default[1]
- **Measurements:** Customary
- **Load Types:** Seismic



Step 3: Click the **View Results** button.

Step 4: Click the **Summary** button; then find the S_{DS} value in the summary chart.



Step 5: Use the table below to find the seismic design category that corresponds with the S_{DS} value for the address that you entered.

CALCULATED S_{DS}	Seismic Design Category
S_{DS} is less than or equal to 0.17g	**A**
S_{DS} is greater than 0.17g but less than or equal to 0.33g	**B**
S_{DS} is greater than 0.33g but less than or equal to 0.50g	**C**
S_{DS} is greater than 0.50g but less than or equal to 0.67g	**D_0**
S_{DS} is greater than 0.67g but less than or equal to 0.83g	**D_1**
S_{DS} is greater than 0.83g but less than or equal to 1.25g	**D_2**
S_{DS} is greater than 1.25g	**E**

Table reproduced from content at codes.iccsafe.org

[1] *IRC maps assume default soil conditions. A different soil condition might be assigned where detailed information is available to classify site soils.*

For More Information….

- Read about magnitude vs. intensity at the US Geological Survey (USGS) website.
- Find Utah earthquake scenarios on the US Geological Survey (USGS) website: *earthquake scenarios webpage* | *interactive scenarios map*

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4 | Anticipating Earthquake Damage

Common Forms of Earthquake Damage

- **Broken Personal Property & Inventory.** Shaking can knock items off shelves and out of cupboards and cabinets; items that fall may break or may damage whatever they fall against. Appliances, bookcases, and other unanchored furniture may move or overturn.
- **Damage to Fixtures & Non-Structural Elements of a Building.** An earthquake can break windows and non-flexible utility connections. Light fixtures may fall. Shaking may shift, disconnect, or otherwise damage a building's unsecured mechanical, plumbing, and electrical components (such as a hot water heater, air conditioner, or furnace). Some damage, such as broken gas lines, can cause a fire.
- **Building Shifted Off Its Foundation.** A wood-frame house, for example, may not be bolted to its foundation if it was built prior to the date when seismic building codes were enforced. Unless the house has been retrofitted, an earthquake could move it off its foundation. Even a small shift can cause a lot of damage and be very expensive to fix.
- **Collapse of Unreinforced Masonry.** Older masonry buildings and even wood-frame homes with brick chimneys may be vulnerable to severe damage during an earthquake:
    - **Chimneys.** Damage to unreinforced masonry chimneys is a common—and dangerous and costly—type of damage. Chimneys may crack and shift position, or they may break off entirely: a chimney could fall away from the building and onto whatever is next to it; or it could fall onto or through the roof.

I Own a House in Earthquake Country

This free brochure can be shared with insurance clients to help them imagine potential earthquake damage and expenses.

The brochure is available in both digital (PDF) and printable (trifold flier) formats in the Featured Outreach Products section of educate.insureagainstearthquakes.org

- **Parapets & Walls.** Unreinforced masonry buildings are older structures that predate seismic building codes. They may be built of brick, adobe, concrete, or stone. Earthquake shaking can cause parapets to fall to the ground and walls to crack or even separate from the structure and collapse.

Tips to Share with Insurance Clients. Buildings constructed before seismic building codes were adopted and enforced may be more vulnerable to earthquake damage unless they have been retrofitted.

- Your county assessor's office is likely to have a record of a building's date of construction. Ask the local building department what seismic codes were enforced when it was built.
- Consult a structural engineer or qualified contractor to learn how specifically the building could be damaged in an earthquake and what type of retrofitting they'd recommend.

Site Conditions that Can Make Damage Worse

Earthquakes can trigger other hazards that may cause greater damage. For example:

- Structures built on soft soils may experience a greater intensity of shaking than those on firmer types of ground. Soft soils typically include artificial fill and loose sediments such as soils found in river valleys and around estuaries.
- Certain types of soil can behave like a liquid when shaken by an earthquake. (This phenomenon is called "liquefaction.")
- Unanchored buildings on steeply sloping ground may be more vulnerable to damage than those on level ground.
- Some buildings may be constructed on or below existing landslides that an earthquake can set in motion.

Utah's *Geologic Hazards Portal* includes map layers that can reveal some of these secondary hazards, including liquefaction susceptibility and landslides. The portal also includes a Reporting Tool that allows users to enter an address and get a customized geologic hazards report.

For More Information….

- About retrofitting to reduce or prevent earthquake damage:
  - "From General to Particular: What an Earthquake Could Do to Your House" podcast | Ready to Recover podcast series (crew.org)
  - Home mitigation guide: Earthquake Safety at Home (FEMA P-530), pages 25–49
  - The Utah Guide for the Seismic Improvement of Unreinforced Masonry Dwellings

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5 | Talking About Earthquake Insurance

Points to Emphasize

Insurance agents are in a position to help people understand both the earthquake hazard and earthquake insurance. When talking with insurance clients and shoppers, here are a few points to emphasize:

- ***Standard homeowners, renters, condo, and business insurance policies don't cover earthquake damage.*** Many people think that their standard property insurance policy includes earthquake coverage.[2] Explain that:
  - No base property insurance policy covers all types of perils.
  - Damage caused by an earthquake isn't covered unless the policyholder chooses to buy earthquake insurance, either as an endorsement or as a separate policy.
  - Without earthquake insurance, all repairs and any additional living expenses resulting from earthquake damage must be paid for out of pocket.
- ***Earthquake insurance covers physical damage and loss caused by ground shaking.***
  - Explain that earthquake coverage also typically covers additional living expenses, including costs such as rent for temporary housing if the policyholder must live elsewhere while repairs are made. Note, however, that not all policies include this coverage.
  - Consider recommending that the insured's earthquake coverage limit be at least as much as their standard property policy limit.
  - Explain that some insurers may offer premium discounts for properties that meet seismic building codes.
- ***Earthquake insurance typically doesn't cover damage resulting from secondary effects of an earthquake, such as a landslide, tsunami/water damage, or fire.*** Explain that:
  - Damage and loss caused by fire may be covered by a standard homeowners or renters policy, even if the fire was caused by an earthquake.
  - Damage and loss caused by a tsunami is typically covered by a flood insurance policy, which may be purchased through the National Flood Insurance Program (FloodSmart.gov) or from private flood insurance companies.

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[2] A consumer survey conducted by the National Association of Insurance Commissioners (NAIC) suggests that this misapprehension is common (see pp. 37 and 41 of the NAIC report).

Explain the Deductible

Insurance clients may not be familiar with how an earthquake insurance deductible works. In Utah, the deductible is usually a percentage (typically 5–20%) of the insured amount, which may be the replacement value of the property. When speaking to clients and shoppers:

- Explain what the deductible is and how it works. Point out any separate deductibles, such as a deductible for contents or for a detached structure like a garage.
- Explain that the policyholder is responsible for paying for their repair and recovery expenses up to the amount of the deductible(s) before the insurance policy pays out.
- Explain that insurance purchasers can choose lower deductibles. Demonstrate how this choice may impact premiums and claim payments in different scenarios.

Examples to Illustrate:

Deductibles | The Utah Insurance Department provides a brief example.

"Understanding Earthquake Deductibles" in *A Consumer's Guide to Earthquake Insurance* (pp. 4–6) | The National Association of Insurance Commissioners offers an illustrated explanation.

A New Option for Disaster Insurance: Parametric | United Policyholders provides illustrations of both a deductible and how a parametric earthquake insurance policy might be applied toward paying the deductible of a conventional insurance policy.

For More Information….

- About earthquake insurance:
  - *Earthquake Insurance* on the Disaster Preparedness webpage | Utah Insurance Department
  - *Earthquake Insurance 101* (This free self-guided learning module discusses both residential and business coverage.) | CREW.org
- Free resources to help educate people about earthquake insurance:
  - educate.insureagainstearthquakes.org
  - *A Consumer's Guide to Earthquake Insurance* (PDF) | National Association of Insurance Commissioners

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Appendices

Appendix A. Utah's URM Risk Reduction Strategy

Unreinforced masonry (URM) buildings are older structures that predate seismic building codes. They may be built of brick, adobe, concrete, or stone. During an earthquake, URMs can suffer severe and potentially dangerous damage, including collapse.

The *Wasatch Front Unreinforced Masonry Risk Reduction Strategy* was developed to help communities address the risk posed by such buildings. It provides recommendations that state and local policy makers can adopt as best practices for identifying URM buildings, designing retrofits, and developing and implementing a URM-retrofit program.

- Read/Download the *Wasatch Front Unreinforced Masonry Risk Reduction Strategy* (Utah Seismic Safety Commission, FEMA-NEHRP, Utah Division of Emergency Management)

Related Resources:

- Salt Lake City's Fix the Bricks program, which helps retrofit URM homes in the city
- CREW's *Unreinforced Masonry (URM) Building Survey Workflow Guidebook*

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Appendix B. Acknowledgments

CREW would like to thank everyone who contributed their time and expertise to review and improve the content of this guide. In particular, we would like to acknowledge:

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