

Next Big Quake? East of Bay Area 'Locked and Loaded'

By SCOTT LINDLAW, AP

HAYWARD, Calif. (March 25) - New cracks appear in Elke DeMuynck's ceiling every few weeks, zigzagging across her living room, creeping toward the fireplace, veering down the wall. Month after month, year after year, she patches, paints and waits.

"It definitely lets you know your house is constantly shifting," DeMuynck said. So do the gate outside that swings uselessly 2 1/2 inches from its latch, the strange bulges in the street and the geology students who make pilgrimages to her cul-de-sac.

DeMuynck could throw her paint brush from her front stoop and hit the Hayward Fault, which geologists consider the most dangerous in the San Francisco Bay Area, if not the nation. Like others who live here, she gets by on a blend of denial, hope and humor.

It's the geologists, emergency planners and historians who seem to do most of the worrying, even in this year of heightened earthquake awareness for the 100th anniversary of San Francisco's Great Quake of April 18, 1906.

Several faults lurk beneath this region, including the San Andreas Fault on the west side of the Bay area, but geologists say the parallel Hayward on the Bay's east side is the most likely to snap next.

"It is locked and loaded and ready to fire at any time,"

said U.S. Geological Survey seismologist Tom Brocher.

The Hayward Fault runs through one of the country's most densely populated areas; experts say 2 million people live close enough to be strongly shaken by a big quake.

It slices the earth's crust along a 50-mile swath of suburbia east of San Francisco, from exclusive hilltop manors overlooking the bay to Hayward's humble flatlands. It snakes beneath highway bridges, strip malls, nursing facilities and retirement centers, and it splits the uprights of the football stadium at the University of California, Berkeley.

"A lot of these structures are going to come down," said David P. Schwartz, chief of the USGS's Bay Area Earthquake Hazards Project. He spoke with one foot on either side of the fault, marked by a crack that snaked through a parking lot in Hayward's business district.

Before San Francisco's Great Quake of 1906, on the San Andreas fault, there was the Great Quake of 1868 on the Hayward, a magnitude 6.9 rumbler that killed five people. Severe quakes have happened on the Hayward Fault every 151 years, give or take 23 years, meaning it is now into the danger zone.

Experts forecast the next big

one will be in the potentially lethal 6.7 to 7.0 range. The Association of Bay Area Governments estimates it would wipe out some 155,000 housing units, 37,000 in San Francisco alone.

The ground on each side of the fault could shift 3 feet, meaning two objects on opposite sides could be abruptly carried a total of 6 feet apart, Schwartz said.

The Hayward Fault runs directly beneath Eden Jewelry and Loan, but the men working in the pawn shop shrugged when asked if they fear a quake.

"Honestly, it's a non-issue," said Saul Gevertz, 64.

The building was renovated about five years ago and now is essentially an enormous steel cage, designed to flex in an earthquake without breaking, said one of the building's co-owners, Darrell Davidson.

"I'm not worried-worried. I've thought about it," said Davidson, 47. "I think we're in good shape. I hope to God we are."

Nickey Avila acknowledged some alarm when informed that the fractures in the pavement outside his house were caused by the fault.

"I'm thinking one day it's going to move, but if I survive it, I'll be able to say I survived one of the biggest quakes of all time," said

Avila, 23.

The quake could come at any moment.

"If it moved while we were walking, it wouldn't surprise me," Schwartz said during a tour of Hayward's misaligned street curbs, warped concrete gutters and abandoned buildings. They include the former Hayward City Hall, deemed too dangerous to occupy because it's right on the fault.

The City Hall was built in 1930, during an unusually quake-free period after the Great Quake of 1906 released stress on all faults in the region.

A "virtual tour" developed by the USGS shows the Hayward Fault slashing through identifiable structures, like DeMuynck's house, but she is resolved not to worry.

"There's dangers all around us, all the time, so if we thought about those dangers all the time, we wouldn't have anything else to think about," said DeMuynck, 62. "We just come home and say, 'The house is still here.' We're OK for another day."



Most without quake insurance in Calif.

By Scott Lindlaw, The Associated Press

SAN FRANCISCO -- When Charlie Bott got an offer in the mail recently for earthquake insurance, he stared long and hard at the bottom line. Then he threw it away.

"It was way beyond anything you pay for house insurance. Not even in the same league," said Bott, a nuclear engineer with a baby on the way.

Now, like millions of others, he is hoping that the Big One doesn't strike, and if it does, that the government will come to the rescue.

Californians have built vast metropolises atop seismic faults, but 86 percent of the state's homeowners have no quake insurance, a proportion that has crept upward as memories of past quakes fade. The number of uninsured was about 65 percent in 1996.

"It's a game of Russian roulette," said Norman Williams, an assistant deputy commissioner at the state Department of Insurance.

State officials are hoping that next month's 100th anniversary of the 1906 San Francisco earthquake prompts Californians to prepare. That quake and subsequent fires destroyed 28,000 buildings and left 225,000 of the city's 400,000 residents homeless. Estimates of the death toll range from less than 500 to more than 3,000, making it one of the deadliest natural disasters ever to strike the

United States.

In the San Francisco Bay area, where geologists project a 62 percent probability of a magnitude 6.7 or greater earthquake in the next 26 years, Hurricane Katrina has had a dual effect on homeowners.

Some Californians called their insurance agents and signed up for quake coverage. But for many others, the billions of dollars in federal aid pouring into the Gulf Coast merely bolstered a sense that the government would come to the rescue after a big earthquake.

In the insurance industry this mind-set is jokingly known as the "Air Force One Solution" -- the notion that the president would surely fly over a disaster zone dropping \$100 bills from his plane.

"Good luck with that," said Nancy Kincaid, director of public policy, mitigation and communications for the California Earthquake Authority. The CEA is the state's privately funded, publicly managed quake insurance provider; its member companies provide coverage to about 70 percent of Californians who have such protection.

Nicol Andrews, a spokeswoman for the Federal Emergency Management Agency, said FEMA's job is to get people back on their feet. "It would be a false

sense of security to rely on FEMA to rebuild a life the way it was before a disaster," Andrews said.

The cap on FEMA grants to a single household is \$26,200, and on loans, \$150,000.

The cost of earthquake insurance varies according to a home's location, age, type of construction, proximity to faults and the type of land it is built upon -- bedrock or landfill, for instance.

One homeowner in Oakland will pay \$1,468 this year for \$306,000 in coverage for his house, with a deductible of nearly \$46,000. A house insured for \$500,000 in the Marina district of San Francisco -- a neighborhood built on unstable fill from the bay -- costs \$2,400 a year to insure through the California Earthquake Authority, with a \$75,000 deductible.

Many homeowners are already struggling with some of the highest housing prices in the country.

Matthew Park, an information-technology manager who owns a home in Corte Madera, near San Francisco, decided against quake insurance. "The deductible is ridiculously high, to the point where the level of protection you actually receive is anemic," he said.

"The costs seem not to justify the expense," said Mike

Janover, a marketing official at an Internet company. "My home is on bedrock, as well as the fact the place is 96 years old. If it hung in there this long, I made a bet it can hang in there for another five years before I sell it."

The CEA's rates will drop an average of 22 percent in July, in part because of a government study that found the risk of earthquake damage was lower than previously thought in many densely populated areas.

Officials are hoping the rate cut will help reverse the long slide in the number of homeowners with quake insurance.

