EARTHQUAKE BRACE+BOLT
Funds To Strengthen Your Foundation®

EBB Homeowner Retrofit Guide

Minimizing earthquake damage one house at a time

30K+ RETROFITS
MINIMIZING EARTHQUAKE DAMAGE





www.EarthquakeBraceBolt.com

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We're here to answer any questions you have about your seismic retrofit.

Homeowner Resources
CaliforniaResidentialMitigationProgram.com/Resources



Email
info@CaliforniaResidentialMitigationProgram.com

Customer Service
(877) 232-4300

Scan the QR code above using your smartphone camera to access additional homeowner resources.

Established by the California Residential Mitigation Program (CRMP)

CRMP is a joint powers authority created by the California Earthquake Authority and the Governor's Office of Emergency Services. CRMP was established to carry out mitigation programs to assist California homeowners who wish to seismically retrofit their houses. Our goal is to provide grants for these mitigation efforts, and EBB is the first of these programs.

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Dear Homeowner,

Congratulations! You have been selected to participate in the Earthquake Brace + Bolt (EBB) program. You are now officially a Participating Homeowner and eligible to receive up to $3,000 toward a code-compliant seismic retrofit of your house.

This Homeowner Guide includes these documents to assist you through the EBB process:

- Earthquake Brace + Bolt Program Highlights: an overview of program rules and regulations
- My Step-by-Step Home Retrofit Planner: a guide to keep you on track
- Samples of required photos before you get started, and upon completion of the retrofit



See the Step-by-Step Planner in this guide to help keep you on track.



Before you begin your retrofit, you must:

- Go to your Homeowner Dashboard at **EarthquakeBraceBolt.com** and log in using the email address and password you set up during registration.
- Decide to hire a contractor, or to do the retrofit yourself as an owner/builder.
- If you hire a contractor, they must be on the EBB Contractor Directory.
- Once you have hired a contractor, you may provide them authority to upload most retrofit documents.



Within 12 weeks of your acceptance date, you must obtain and upload a building permit and other required pre-retrofit documents to your Homeowner Dashboard. A contractor may handle the permit process for you. CRMP will notify you that your retrofit can begin. The retrofit must be completed in six (6) months from that date.

To qualify for the grant, the construction portion of your EBB retrofit work must not begin before you receive approval from CRMP to do so.

If you are a CEA policyholder, you may be eligible to receive up to a 25 percent discount on your CEA earthquake insurance premium once your EBB retrofit is completed.



If you have any questions or would like to withdraw from the program, please contact us at **info@CaliforniaResidentialMitigationProgram.com** or call Customer Service at **(877) 232-4300**.

Welcome to EBB!

Program Rules Highlights
For CRMP-funded and FEMA-funded EBB Programs

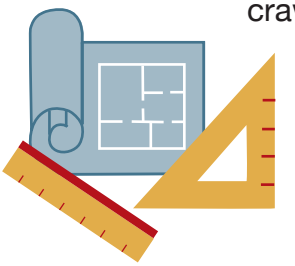
The Earthquake Brace + Bolt Program ("EBB Program", "EBB" or "Program") was developed to help homeowners lessen the potential for damage to their houses during an earthquake. An earthquake or other natural disaster can occur at any time. CRMP and others provide monetary grants to assist qualified homeowners in securing structural home improvements in an effort to reduce (but not eliminate) damage or collapse in the event of an earthquake.

Homeowners, Contractors and Design Professionals participating in the Earthquake Brace + Bolt program are required to agree to and adhere to the full Program Rules and Terms of Use posted on the ***EarthquakeBraceBolt.com*** *website.*

FOR HOMEOWNERS

These Program Rules include, but are not limited to:

- Homeowner must use the house as their primary residence, be the owner of record and live in the house that will be retrofitted.
- The house must be located within one of the ZIP Codes designated by EBB.
- Only one registration per house (or multi-plex with the same foundation).
- The house must meet the structural requirements of a California Existing Building Code (CEBC), Chapter A3 retrofit which is done completely in the crawl space around the perimeter of the foundation.



1. For houses with crawl space walls 4 feet or less, a contractor or homeowner may complete the retrofit using an approved standard plan set.
2. For houses with crawl space walls taller than 4 feet and no more than 7 feet, an engineered solution is required.

- The house must not have a completed Chapter A3 brace and bolt retrofit before being accepted into EBB.
- **The building permit must be received and dated after acceptance into EBB.**



- The building permit must state the retrofit is in accordance with CEBC Chapter A3 or an accepted Standard Plan Set (i.e.,FEMA P-1100, Standard Plan Set A or Los Angeles Standard Plan Number One). If the retrofit is an engineered solution, a signed, stamped letter from the engineer must be provided, and state the retrofit is in accordance with CEBC Chapter A3.



  - No partial retrofits allowed. All existing vulnerabilities covered by CEBC Chapter A3 must be addressed.
  - Type 2 Qualifying House may be constructed in part on concrete slab(s) on grade.
  - The homeowner must meet all program deadlines and submit the required documentation.
- If a homeowner chooses to hire a contractor to do the EBB retrofit, the contractor must be a California Licensed General Building Contractor (License Type A or B) and must be listed on the EBB Contractor Directory.
- If a homeowner is working with a contractor and receives a bid for the retrofit that is more than $10,000 (all permits and fees included), the homeowner must get two bids from contractors on the EBB Directory. If the higher bid is chosen, the homeowner must state the reason.
- If a homeowner chooses to do the project as an owner/builder, labor will not be reimbursed.

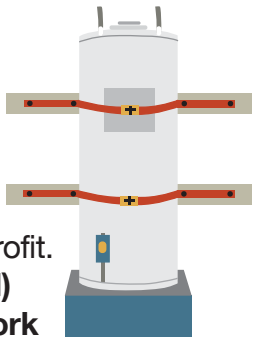




- When submitting Plans/Drawings for the EBB program, five (5) photos of the exterior of the house must be submitted with a date stamp before the retrofit begins and an additional five (5) date-stamped photos of the exterior of the house must be taken after the retrofit work is completed.



- Submit three (3) photos taken in the basement or crawl space before the retrofit work begins, showing the crawl space walls, if present, and the foundation. After the retrofit is completed, three photos of the crawl space from the same angle as the before photos, showing the completed work must be provided, along with two photos of the strapped water heater* and one photo of the crawl space access point (including something for scale).



- After pre-retrofit documents have been reviewed and approved, CRMP will inform the homeowner that their retrofit may begin. Homeowners will have six months from that day to complete the retrofit. **Retrofit construction work started (whether or not completed) before receiving approval from CRMP, will make the retrofit work wholly ineligible for an EBB incentive payment.**

Up to 10 WEEKS

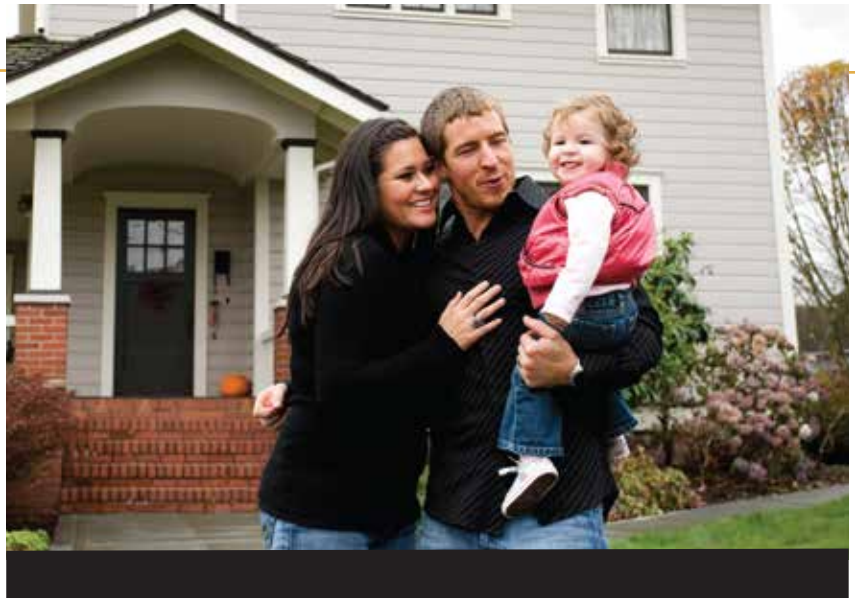
- The house must successfully pass a final inspection by a local building inspector, confirming the retrofit was done in accordance with CEBC Chapter A3.
- The Homeowner may not receive any retrofit grant funding from any other program.

Scan the QR code using your smartphone camera to access program rules.

Read the full **EBB Program Rules** at:
CaliforniaResidentialMitigationProgram.com/Our-Seismic-Retrofit-Programs/Program-Rules

*Information about strapping and bracing your water heater can be found at **EarthquakeCountry.org/Step1/Waterheater**

Scan the QR code using your smartphone to access important reference information.



"I wanted to thank the EBB team for making this work possible. What a simple but profoundly important protective measure you have enabled through your resources and funding."

DISCLAIMER:

Neither CRMP nor EBB is liable or in any way responsible for the use of this information, nor do they endorse, warrant, guarantee, attest to or insure, any of the following:

- acts, errors or omissions of homeowners, public officials, contractors or design professionals;
- the content of any communications between homeowners, public officials, contractors and design professionals;
- the ability or experience of contractors or design professionals to provide services;
- the results of work performed, or not performed, by homeowners, public officials, contractors or design professionals;
- that a homeowner, public officials, contractor or design professional will complete services, conduct any transaction, or perform with any specific standard of care; and
- any public official's involvement approving plans, closing out of permits, completing inspections or other actions.

All parties are advised to educate oneself on the background, experience and reputation of contractors or design professionals before starting any project.

By participating in this Program, homeowners must acknowledge and agree to release CRMP, CEA, and Cal OES, of and from any and all manner of suits, liabilities, losses, damages, and claims, related to or arising out of or in any way related to homeowners participation in the Program, including but not limited to, homeowners receipt of a grant from the Program.

MY Step-by-Step HOME RETROFIT PLANNER



WELCOME TO EARTHQUAKE BRACE + BOLT

PRE-RETROFIT

Step 1 You have up to 12 weeks to complete the **Pre-Retrofit** requirements. It is recommended you begin your search for a contractor from the EBB Contractor Directory as soon as possible, as the process of obtaining bids and hiring a contractor can be time-consuming. You may also choose to complete your retrofit as a do-it-yourselfer.

To stay on track, you may wish to follow this suggested timeline:

WEEKS 1-3

If you are going to hire a contractor, contact contractors listed on the EBB Directory and schedule your appointments.



☐

WEEKS 4-6

Meet with contractors and receive bids. If your retrofit bid is more than $10,000, you must get more than one bid.



☐

WEEKS 7-8

Select a contractor and upload bid(s) to your dashboard. If you choose the higher bid, state the reason.



☐

WEEKS 9-11

As a do-it-yourselfer get an owner/builder permit, or have your contractor obtain a building permit.



☐

Check as you complete each step.

Scan the QR code using your smartphone camera to access the online contractor directory.

GET READY TO RETROFIT!

PRE-RETROFIT CONTINUED

BY WEEK 12

You or your contractor must upload these items to your Homeowner Dashboard for approval:

- Copy of your building permit (see inset)
- Plans/Drawings
- Five photos of house exterior with date stamp
- Three photos of crawl space before retrofit*
- Bid(s), if hiring a contractor



*In JPG format and as specified in the Rules

BUILDING PERMIT Required Information:

- Description of Work/Project Description that states retrofit is "in accordance with" one of the following:
  - Chapter A3;
  - Standard Plan Set A;
  - FEMA P-1100 Vol. 2A (If your local Building Department will accept it.)
  - Los Angeles Standard Plan Number One; or
  - Seismic retrofit per engineered plan.
- City or County
- Permit Number
- Issue Date

NOTE: Building permit must be solely for the seismic retrofit work and may not include other work on the premise.

**Important: Permit must be dated after you were accepted into the program and it must reference CEBC Chapter A3, Standard Plan Set A, LA Standard Plan #1 or an engineered solution per Chapter A3.

Do not begin retrofit construction work until after Step 2.



Need Help? Contact Customer Service Monday-Friday from 8 a.m. to 5 p.m. (excluding holidays) at **info@CaliforniaResidentialMitigationProgram.com** or **877-232-4300**.

Step 2

Pre-retrofit documents and photos will be reviewed and approved by CRMP. After CRMP has confirmed all pre-retrofit requirements have been met, CRMP will notify the Homeowner that they may begin their retrofit project. After you receive approval from CRMP, continue to Step 3.

RETROFIT

Step 3

☐

You have six months from the day you received approval to schedule and complete construction of your retrofit.



POST-RETROFIT

Step 4

☐

Gather final documentation and upload to your Homeowner Dashboard:

- Five photos of house exterior with date stamp
- Three photos taken from same vantage point as 'before' photos of crawl space after retrofit
- Two photos of water heater bracing and strapping* (if water heater is tankless, two photos must show properly installed tankless water heater; no strapping necessary.)
- One photo showing access to crawl space including something to show scale
- Building permit with final inspection sign-off
- If licensed contractor did the work, submit a contractor invoice that includes:
  - Business name, address, phone number and contractor license number and date work performed
  - Breakdown of costs by labor, materials, overhead and profit (see Program Rules for complete details)
  - Indicate whether the payment will be sent to homeowner or contractor
- If you are a do-it-yourselfer, provide receipts for the retrofit. However, the value of your labor is not a recoverable cost and tools should be rented not purchased as specified in the Rules.
- Payment Authorization Form (PAF)



*In JPG format and as specified in the Rules

Required Photos Before and After Retrofit



All exterior house photos must:

- be date stamped
- be digital and clearly show front, back and sides
- show corners connecting side and back or side and front
- show from roof to ground and adjust, if possible, around bushes, trees etc. to show as much of house as possible

BEFORE AND AFTER CHECKLIST

Image	Description	Before ✓	After ✓
View 1	Front of house	☐	☐
View 2	Front of house and left side	☐	☐
View 3	Back of house and right side	☐	☐
View 4	Back of house and left side	☐	☐
View 5	Front of house and right side	☐	☐
Entrance to crawl space	Access to crawl space and include something (ruler, yard stick, etc.) for scale		☐
Pre-Retrofit Crawl Space 1	Photo showing foundation, and crawl space walls, if present.	☐	
Pre-Retrofit Crawl Space 2	Photo of different section of foundation, and crawl space walls, if present.	☐	
Pre-Retrofit Crawl Space 3	Photo of a third view of foundation, and crawl space walls, if present.	☐	
Post-Retrofit Crawl Space 1	Photo taken from the same location as “Pre-Retrofit” photo 1		☐
Post-Retrofit Crawl Space 2	Photo taken from the same location as “Pre-Retrofit” photo 2		☐
Post-Retrofit Crawl Space 3	Photo taken from the same location as “Pre-Retrofit” photo 3		☐
Water Heater 1*	Front of strapped water heater		☐
Water Heater 2*	One side of strapped water heater		☐

**Sample photos of water heater not provided. See EBB website*

☐ ***Check to make sure you've taken each photo.***

APP Resources for Photos*

IPHONE	ANDROID
• PhotoMarks	• Vignette—Photo Effects
• DateStamper	• Auto Stamper
• Timestamp Camera	

**EBB does not recommend, endorse or approve of any of these Apps. EBB provides this list as a convenience only. There are other Apps available.*

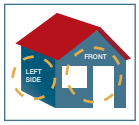
Examples of Required Photos





VIEW #1
Front of house





VIEW #2
Front of house
and left side





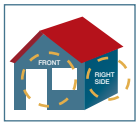
VIEW #3
Back of house
and right side





VIEW #4
Back of house
and left side





VIEW #5
Front of house
and right side



ACCESS CRAWL SPACE
(show scale with something
such as a ruler)



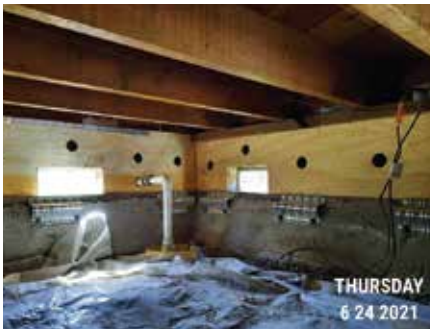
CRAWL SPACE
PRE-RETROFIT #1



CRAWL SPACE
PRE-RETROFIT #2



CRAWL SPACE
PRE-RETROFIT #3



CRAWL SPACE
POST-RETROFIT #1



CRAWL SPACE
POST-RETROFIT #2



CRAWL SPACE
POST-RETROFIT #3

Information for Homeowners Who Applied for the EBB Supplemental Grant

Earthquake Brace + Bolt (EBB) is once again offering a Supplemental Grant (SG), in addition to the $3,000 EBB grant, to help income-eligible homeowners complete a code-compliant brace + bolt retrofit. To qualify for this Supplemental Grant, homeowners must verify that their household annual income is $89,040 or less.

During registration, you identified yourself as someone who may qualify for this supplemental grant.

You have either been notified that you are SG Accepted and may begin the SG process, or you have been placed on the Supplemental Grant waitlist.

Next Steps if you are SG Accepted:

Within thirty (30) days of the date you were provided notice that you may begin the Supplemental Grant process, you must submit the **IRS form, 4506-C for every income earning member of your household,** to determine your household eligibility. The completed 4506-C(s) are sent to a consulting firm with experience in verifying household income with the Internal Revenue Service to confirm your eligibility. You will be notified once the results are obtained.



SG Wait List Next Steps:



If you are on the Supplemental Grant wait list, you were already accepted into the EBB program (up to $3,000 grant). Therefore, you have a choice:

- You may decide to wait to see if a space clears and you are allowed to participate in the Supplemental Grant process; or
- You may decide you are willing to withdraw from the Supplemental Grant process and move ahead only in the EBB program (up to $3,000 grant).

If you want to move forward in the EBB program now and do not want to wait for a spot to open for the Supplemental Grant, please contact us at **(877) 232-4300** or **info@CaliforniaResidentialMitigationProgram.com.**

To remain eligible for EBB grants, do not begin any retrofit construction work prior to submitting your Pre-Retrofit Documentation AND receiving clearance from CRMP to move forward.

Combined with the $3,000 EBB grant, the Supplemental Grant will provide most eligible homeowners grants that may cover up to 100% of their retrofit costs. The amount of the grant you receive will be based on whether your home needs a bolt-only retrofit or a brace and bolt retrofit, and where you live. The grant amount will be higher or lower depending on the average cost of completing a code-compliant retrofit in your area.



The maximum amounts of the EBB Supplemental Grants (after the $3,000 EBB grant) are:

- Northern California Bolt Only.....$2,800*
- Northern California Brace + Bolt.....$7,000*
- Southern California Bolt Only.....$1,125
- Southern California Brace + Bolt.....$2,650*

EBB Program benefits are made possible by funding from the California Residential Mitigation Program (CRMP) and the Federal Emergency Management Agency's (FEMA) Hazard Mitigation Assistance Grants Program.

*If homeowners qualify for $5000 or more in grant funding (EBB + SG), AND the house is in a Special Flood Hazard Area, homeowner must:

- submit a signed, notarized and recorded Acknowledgement of Conditions for Mitigation of Property in a Special Flood Hazard Area with FEMA Grant Funds form attesting that they will adhere to the FEMA requirements before any EBB incentive payment will be paid. This form can be found at: **CaliforniaResidentialMitigationProgram.com/FloodFormSG** and
- provide a copy of their flood insurance policy to CRMP.

Scan the QR code above using your smartphone to access flood form.

The cost of a qualifying seismic retrofit may exceed the incentive payments (EBB $3,000 and the EBB Supplemental Grant)—**any and all costs associated with a qualifying seismic retrofit that are greater than the EBB incentive payments are the sole responsibility of the Participating Homeowner.**

The EBB program is a reimbursement program, meaning you as a Participating Homeowner will get the EBB grant money after the retrofit has been completed and EBB has approved it. However, to help income-eligible homeowners with paying upfront costs, like getting a bid and a building permit, those who have been approved for a Supplemental Grant can request immediate reimbursement after paying for:

- Up to $250 for the cost of one contractor's bid; and
- The full cost of the building permit



The dollar amount you are reimbursed for the bid and permit will be subtracted from your overall total grant. You will receive the balance of your Supplemental Grant (and your EBB grant) when your retrofit has been completed, and the documentation has been reviewed and approved by CRMP.



Please note: In the event an application is withdrawn from the SG portion of the program, any incentive payments already paid may be taxable at the federal level.

If you have any questions or would like to withdraw from the program, please contact us at **info@CaliforniaResidentialMitigationProgram.com** or call Customer Service at **(877) 232-4300.**

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Congratulations on your acceptance into the EBB program!



"I thought it would be harder and take longer but the contractor I chose took care of everything and did it fast."

Mark Whitney
Seismic retrofit completed, Los Angeles

EBB Retrofit Stories

Hear what homeowners are saying about the EBB retrofit grants program.

Scan the QR code using your smartphone camera to access a video to hear what homeowners are saying about the program.

