



# EBB Homeowner Retrofit Guide

**Minimizing earthquake damage  
one house at a time**

**23K+**  
**RETROFITS**  
MINIMIZING EARTHQUAKE DAMAGE



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## Established by the California Residential Mitigation Program (CRMP)

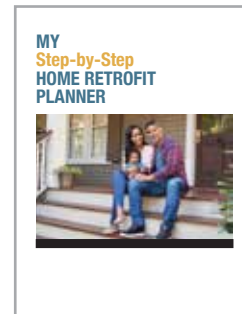
CRMP is a joint powers authority created by the California Earthquake Authority and the Governor's Office of Emergency Services. CRMP was established to carry out mitigation programs to assist California homeowners who wish to seismically retrofit their houses. Our goal is to provide grants and other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

Dear Homeowner,

**Congratulations!** You have been selected to participate in the FEMA-funded 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. Uploaded documents are sent to FEMA for review and upon FEMA's approval (typically up to 10 weeks), EBB will notify you that your retrofit work may begin. The retrofit must be completed in six (6) months from that date.

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

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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@EarthquakeBraceBolt.com](mailto:info@EarthquakeBraceBolt.com) or call Customer Service at **(877) 232-4300**.

**Welcome to EBB!**

## Program Rules Highlights

### For CRMP-funded and FEMA-funded EBB Programs

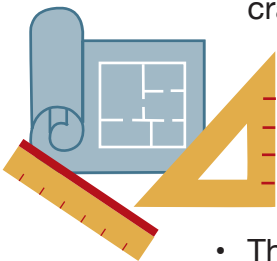
*The Earthquake Brace + Bolt Program (“EBB Program”, “EBB” or “Program”) was developed to help homeowners lessen the potential for damage to their houses during an earthquake. An earthquake or other natural disaster can occur at any time. CRMP and others provide monetary grants to assist qualified homeowners 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 programs 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 cripple walls 4 feet or less, a contractor or homeowner may complete the retrofit using an approved standard plan set.
  2. For houses with cripple walls taller than 4 feet an engineered solution is required, or FEMA P-1100 plan set, if allowable by planning official.
- 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.**



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- The building permit must state the retrofit is in accordance with CEBC Chapter A3 or an accepted Standard Plan Set (i.e., 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.



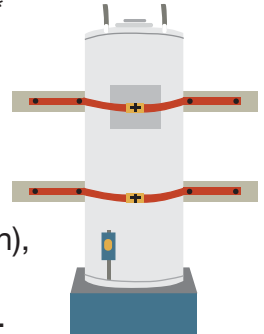
- No partial retrofits allowed. All existing vulnerabilities covered by CEBC Chapter A3, must be addressed.
- Type 2 Qualifying House may be constructed in part on concrete slab(s) on grade.
- The homeowner must meet all program deadlines and submit the required documentation.
- If a homeowner chooses 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 FEMA-funded 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. In the CRMP-funded program, only three (3) photos of the exterior of the house must be submitted before the retrofit work begins.



- Submit three (3) photos taken in the basement or crawl space before the retrofit work begins, showing the cripple 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).



**Up to 10  
WEEKS**

- In the FEMA-funded program, pre-retrofit documents and photos will be forwarded to FEMA for review. After receiving approval from FEMA (more likely up to 10 weeks after submission), EBB will inform the homeowner that their retrofit may begin and that they will have six months from that day to complete the retrofit. **Retrofit construction work started (whether or not completed) before receiving approval from FEMA and EBB, will make the retrofit wholly ineligible for an EBB incentive payment.**
- 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.

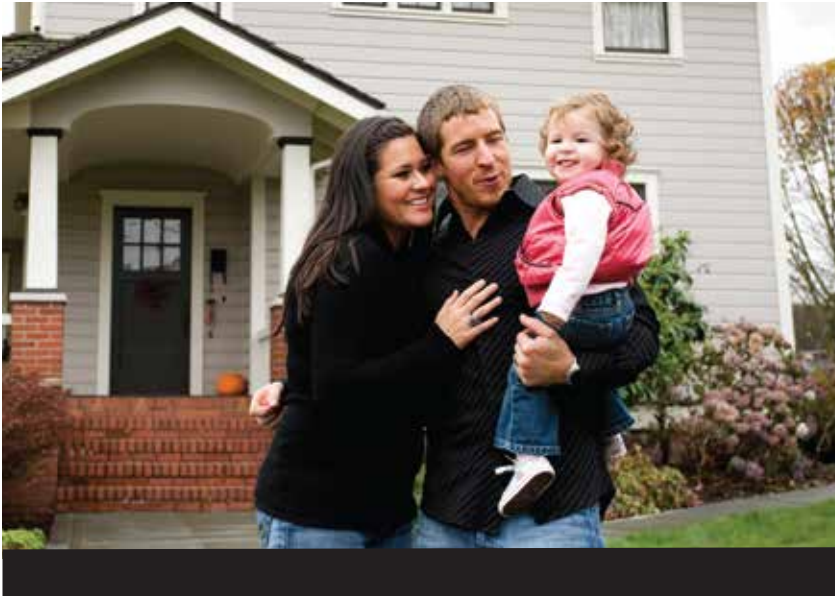
Read the full **CRMP-funded EBB Program Rules** and the **FEMA-funded EBB Program Rules** at [EarthquakeBraceBolt.com](https://EarthquakeBraceBolt.com).



\*Information about strapping and bracing your water heater can be found at [EarthquakeCountry.org/step1/waterheater](https://EarthquakeCountry.org/step1/waterheater)



Scan the QR codes above 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.”**

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#### **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, close 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



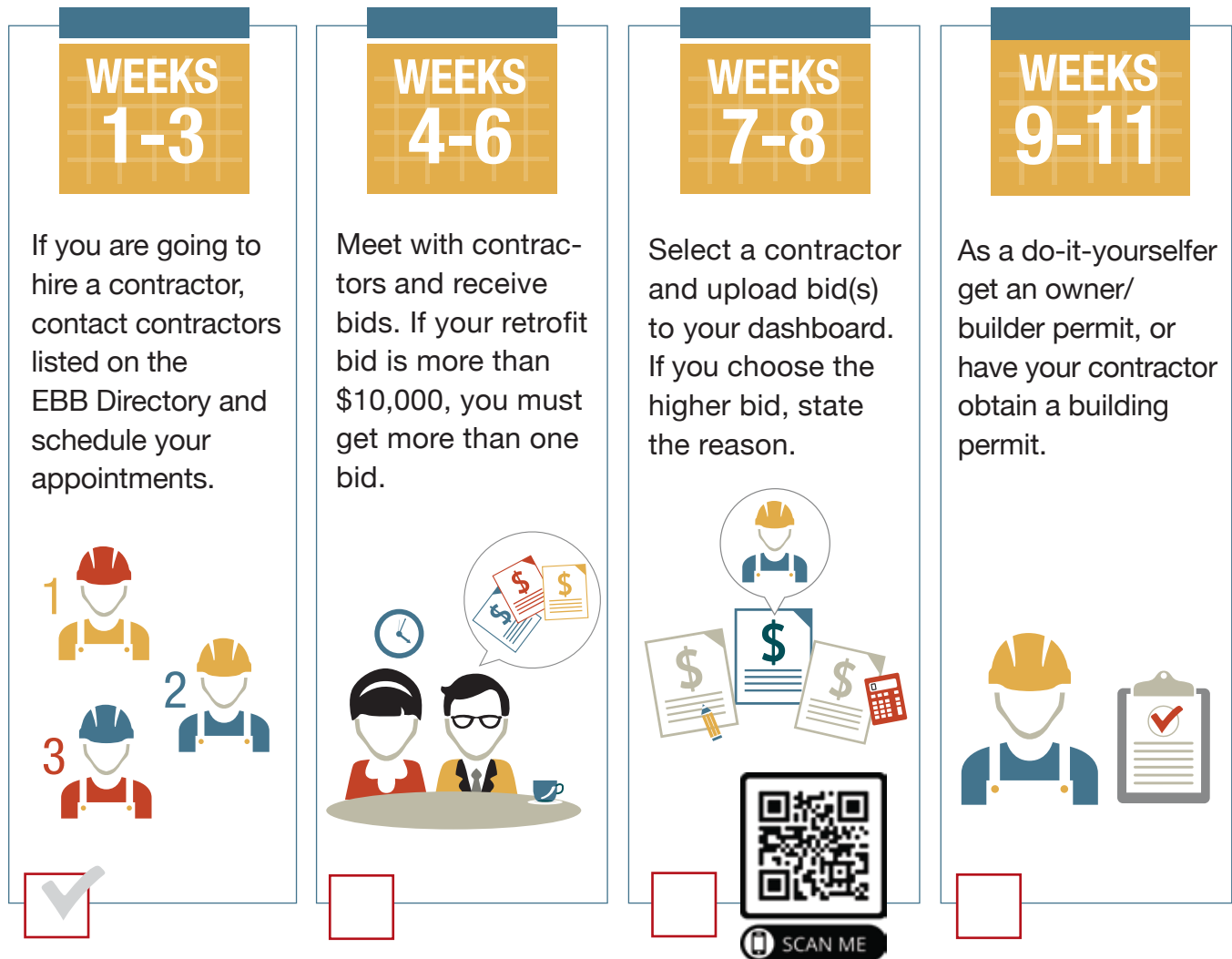
# WELCOME TO EARTHQUAKE BRACE + BOLT

## 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:**



**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.**

## Step 2

Pre-retrofit documents and photos will be forwarded to FEMA. Once FEMA approves, (most likely up to 10 weeks after submission), EBB will notify Homeowner. **After you receive approval from EBB, 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)



### Need Help?

Contact Customer Service Monday-Friday from 8 a.m. to 5 p.m. (excluding holidays) at [info@EarthquakeBraceBolt.com](mailto:info@EarthquakeBraceBolt.com) or **877-232-4300**.

## 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	<input type="checkbox"/>	<input type="checkbox"/>
View 2	Front of house and left side	<input type="checkbox"/>	<input type="checkbox"/>
View 3	Back of house and right side	<input type="checkbox"/>	<input type="checkbox"/>
View 4	Back of house and left side	<input type="checkbox"/>	<input type="checkbox"/>
View 5	Front of house and right side	<input type="checkbox"/>	<input type="checkbox"/>
Entrance to crawl space	Access to crawl space and include something (ruler, yard stick, etc.) for scale		<input type="checkbox"/>
Pre-Retrofit Crawl Space 1	Photo showing foundation, and cripple walls, if present.	<input type="checkbox"/>	
Pre-Retrofit Crawl Space 2	Photo of different section of foundation, and cripple walls, if present.	<input type="checkbox"/>	
Pre-Retrofit Crawl Space 3	Photo of a third view of foundation, and cripple walls, if present.	<input type="checkbox"/>	
Post-Retrofit Crawl Space 1	Photo taken from the same location as "Pre-Retrofit" photo 1		<input type="checkbox"/>
Post-Retrofit Crawl Space 2	Photo taken from the same location as "Pre-Retrofit" photo 2		<input type="checkbox"/>
Post-Retrofit Crawl Space 3	Photo taken from the same location as "Pre-Retrofit" photo 3		<input type="checkbox"/>
Water Heater 1*	Front of strapped water heater		<input type="checkbox"/>
Water Heater 2*	One side of strapped water heater		<input type="checkbox"/>

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



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

### APP Resources for Photos\*

#### IPHONE

- PhotoMarks
- DateStamper
- Timestamp Camera

#### ANDROID

- Vignette—Photo Effects
- Auto Stamper

\*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



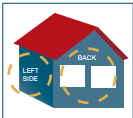
**VIEW #1**  
Front of house



**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**

*an outstanding program...  
It would be foolish not to take advantage  
of this program as a homeowner.”*

## Notes

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

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**Homeowner Resources**

[www.EarthquakeBraceBolt.com/Homeowner-Resources](http://www.EarthquakeBraceBolt.com/Homeowner-Resources)

**Email**

[info@EarthquakeBraceBolt.com](mailto:info@EarthquakeBraceBolt.com)



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



**Customer Service**

**(877) 232-4300**

**Connect with us!**



**Facebook: @EQBraceBolt**



**Twitter: @EQBraceBolt**



**YouTube**



801 K Street, Ste 1000  
Sacramento, CA 95814

## Congratulations on your acceptance into the EBB program!



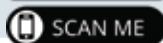
**“ I thought it would be harder and take longer but the contractor I chose took care of everything and did it fast. ”**

**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.



**Marla Chung**  
Los Angeles