



FUNDS ARE LIMITED!

Strengthen your home and get up to a 25% discount on your earthquake insurance premium.

Receive Up to \$3,000 Toward an Earthquake Retrofit

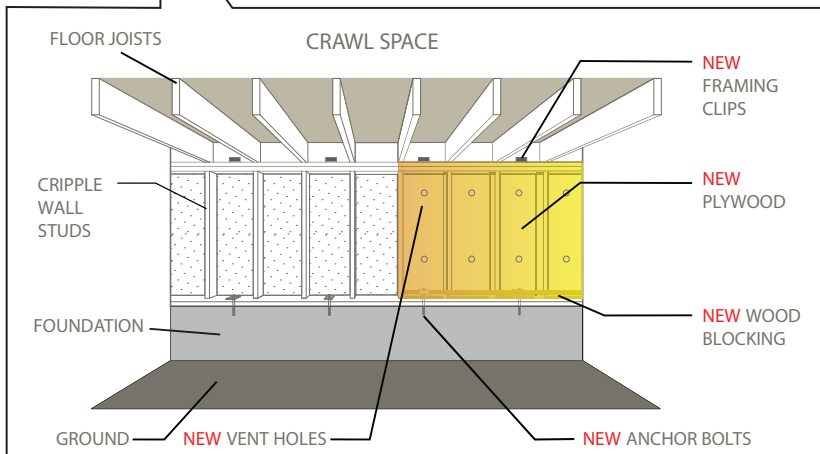
The California Earthquake Authority Brace + Bolt (CEA BB) program helps homeowners lessen the potential for damage during an earthquake. CEA BB offers up to \$3,000 toward a code-compliant seismic retrofit for houses that qualify.



A Brace and Bolt Retrofit

In a CEA BB retrofit, the foundation is bolted, and if there is a cripple wall, it is braced.

- **Bolting:** adding anchor bolts in the crawl space to help prevent the home from sliding.
- **Bracing:** adding plywood to the cripple walls to stiffen them and help prevent the home from collapsing.



Participating in CEA BB

Qualifying policyholders are invited into the program by CEA. For a retrofit to qualify for a grant, a permit must not be issued or retrofit work started **before** a policyholder is invited into the program.

Eligible Applicants

You **may** be eligible to receive up to \$3,000 toward a code-compliant seismic retrofit if:

- You own a qualifying house;
- You've been invited to participate; and
- You have a CEA insurance policy on the qualifying house.

Houses That Qualify, Typically:

- Are built before 1980;
- Have a raised continuous perimeter concrete foundation;
- Sit on level ground or a low-slope; and
- May have wood-framed walls (called cripple walls) in the crawl space under the first floor.

Why Is CEA Offering This Program?

The CEA is offering this retrofit program in select high seismic risk areas because:

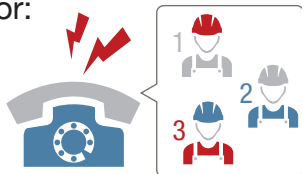
- CEA is committed to making California communities safer, more resilient and able to recover following a damaging earthquake;
- It makes sound financial sense for CEA and for CEA Policyholders; and
- It provides CEA Policyholders with an opportunity to receive up to a 25% discount on their CEA earthquake insurance policy premium.

Retrofit Process

Step 1 Over the next 12 weeks you need to decide if you will hire a contractor or complete your retrofit as a do-it-yourselfer.

If you are going to hire a contractor:

- Call licensed contractors and schedule appointments;
- Receive and review bids; and
- Select a contractor.



As a do-it-yourselfer get an owner/builder permit, or your contractor gets a building permit stating in accordance with one of the following:

- Chapter A3;
- Standard Plan Set A;
- Los Angeles Standard Plan Number One; or
- An engineered design.



Before your retrofit begins, you or your contractor must upload:

- Building Permit;
- Three photos of front and side house views; and
- Three photos of crawl space before retrofit.



Step 2 CEA BB will review your information. After you receive approval, continue to Step 3.



Step 3 Schedule and complete your retrofit.

Step 4 Gather final documents and upload to your Homeowner Dashboard.



Step 5 After your final documents are approved and your payment is issued, your CEA Earthquake Insurance Dwelling Retrofit Verification form will be available. Send it to your home insurance company to receive a discount on your earthquake insurance policy premium.

Code-Compliant Retrofit

CEA BB offers policyholders funding for a specific code-compliant seismic retrofit to ensure the work is done right. Historically, retrofits were often incomplete and not based on a uniform best-practice building code.



Image provided by FEMA

The consequences of an improper retrofit can be devastating. The crawl space may still be vulnerable to collapse possibly causing the home to slide off its foundation.

FEMA-Trained Contractors

Participating Policyholders who want to hire a FEMA-trained contractor to do their CEA BB retrofit work may choose one from the Contractor Directory at CEABraceBolt.com.

Register at CEABraceBolt.com and:

- Review video and pictures of qualifying retrofits;
- See answers to frequently asked questions; and
- Learn about program details.

CEA Brace + Bolt

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