

CEA B+B Homeowner Retrofit Guide

Minimizing earthquake damage
one house at a time.



CEA CALIFORNIA
EARTHQUAKE
AUTHORITY™
BRACE+BOLT®

CEABraceBolt.com

Table of Contents

Congratulations Letter	3
Program Rules Highlights	4
Step-by-Step Home Retrofit Planner	7
CheckList	11
Required Photos Before and After	12
Homeowner Resources	15



California Earthquake Authority (CEA), a privately funded, publicly managed, public instrumentality of the State of California, offers its policyholders seismic retrofit grants through the CEA Brace + Bolt (CEA BB) program. CEA developed the CEA BB program to help its policyholders reduce the risk of damage to their older houses during an earthquake with a code-compliant brace and bolt retrofit. A seismic retrofit strengthens an older house, making it more resistant to earthquake activity such as ground shaking and soil failure.

The seismic retrofitting is performed in accordance with California Existing Building Code Chapter A3 (“Chapter A3”) and involves (1) bolting the house to its foundation and (2) bracing, as necessary, the perimeter of the crawl space.

Policyholders who own houses with characteristics suitable for this type of retrofit may be eligible for an incentive payment of up to \$3,000 to help pay costs associated with the retrofit of their houses.

DISCLAIMER:

An earthquake or other natural disaster can occur at any time. CEA provides 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.

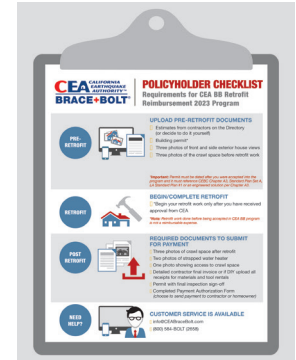
Anyone who accesses the information on the CEA website (www.earthquakeauthority.com) acknowledges and accepts that CEA is not offering technical earthquake or seismic engineering advice with regards to any specific home; that the information on the website is intended solely as general educational information regarding the potential benefits of homeowners interested in earthquake safety, and that none of the information may or should be construed as a guarantee of the efficacy of any particular seismic retrofit or service provider.

Dear CEA Policyholder,

Congratulations! You have been accepted to participate in the CEA Brace + Bolt (CEA BB) program. You are now officially a **Participating Policyholder** and eligible to receive up to \$3,000 toward a code-compliant seismic retrofit of your home.

This Policyholder Booklet includes these documents to guide you through the CEA BB process:

- CEA Brace + Bolt Program: Rules for Participation
- The CEA BB Retrofit Planner: Step by Step (a suggested timeline for your project)
- Homeowner Checklist of documents required for reimbursement.
- Samples of required photos
- Payment Authorization Form to specify to whom the CEA BB grant should be made.
- Information to share with your contractor.



Please familiarize yourself with your Policyholder Dashboard by going to EarthquakeAuthority.com/CEABB and logging in using the email address and password you set up during registration.

Then decide if you will hire a licensed contractor or do the retrofit yourself. We recommend that you choose a contractor listed in the CRMP contractor directory www.earthquakeauthority.com/Find-a-Contractor. If you choose a contractor from this directory, you may give him or her authority to upload most retrofit documentation on your behalf (with the exception of the Payment Authorization Form and your IRS W-9 form.)

Within the next 12 weeks, to continue in the program you must obtain a building permit and upload it along with the other pre-retrofit documentation to your Policyholder Dashboard. A contractor may handle the permit process for you. Once the required documents are uploaded and approved by CEA, you may begin your retrofit work.

Overall, the deadline to complete your retrofit and submit it for approval is nine (9) months from the date you were accepted into the CEA BB program.

Grant payments typically will be mailed within four (4) weeks following final approval by CEA.

Although California does not tax these grants as income, they may be subject to federal income tax. You will need to submit a completed W-9 form to CEA prior to receiving your grant. Review local County Assessor's or State Board of Equalization's website regarding any pre-construction requirements concerning the seismic retrofitting construction exclusion from assessment provided by section 74.5 of the California Revenue and Taxation Code.

Upon completion of the CEA BB retrofit, you may qualify for a Hazard Reduction Discount of up to 25 percent on your CEA policy. A Dwelling Retrofit Verification Form will be available on your Policyholder Dashboard for you to submit to your homeowner insurance company.

If you have any questions, contact us at info@CEABraceBolt.com or call Customer Service at (800) 584-BOLT (2658). If you decide you do not wish to participate in the program, please 'withdraw' using your Policyholder Dashboard online.

Welcome to CEABB!

Your CEA BB Team



Program Rules Highlights

Policyholders, Contractors and Registered Design Professionals participating in the CEA Brace + Bolt (CEA BB) program are required to agree to and adhere to the full Program Rules and Terms of Use posted on the CEA website.

FOR HOMEOWNERS

For policyholders these include, but are not limited to:

- Qualifying policyholders are policyholders that are invited to participate in the CEA BB program.
- The Participating Policyholder must have an active, in force CEA insurance policy for the qualifying house while participating in the CEABB program.
- The Participating Policyholder must meet all program deadlines and submit the required documentation.
- Only one registration per house is allowed.
- If a Participating Policyholder chooses to hire a contractor to do the CEA BB retrofit, CEA recommends selecting a contractor from the CRMP Contractor Directory.
- If a Participating Policyholder chooses to do the project as an owner/builder, labor will not be reimbursed.
- The Participating Policyholder must own a pre-1980 house in one of 714 selected ZIP Codes which is rated as pre-1980 construction with a raised or “other” foundation in determining the CEA policy premium. The house must also be insured by a CEA policy with a 5% or 10% deductible (either currently insured with a 5% or 10% deductible or so insured immediately prior to CEA’s elimination of the 5% or 10% deductible).
- The house must meet the structural requirements of a 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.
- The house must not have a completed brace and bolt retrofit previous to being eligible to participate in CEA BB.
- The building permit must be issued and dated after official acceptance into the CEA BB program.
- The building permit must state the retrofit is in accordance with Chapter A3 or an accepted Standard Plan Set (i.e. Standard Plan Set A or LA City Standard Plan Set #1). If the retrofit is an engineered solution, then a signed and stamped letter from the engineer must state the retrofit is in accordance with CEBC Chapter A3.
- No partial CEBC Chapter A3 retrofits are allowed.
- In addition to the brace and bolt retrofit, the work must include strapping and bracing the water heater.* The house must successfully pass a final inspection by a local building inspector, confirming the retrofit was done in accordance with Chapter A3.
- The retrofit may not receive any other grant funding from any other program.
- If the retrofit cost exceeds the \$3,000 CEA BB grant, the additional costs are the sole responsibility of the Participating Policyholder.
- Participating Policyholders are responsible for the payment of all taxes related to or arising from the grants made under CEA BB.

Participating Policyholders are advised to review local County Assessor’s or State Board of Equalization’s website regarding any pre-construction requirements concerning the seismic retrofitting construction exclusion from assessment provided by section 74.5 of the California Revenue and Taxation Code.

FOR CONTRACTORS

Contractors requirements include, but are not limited to:

- They must not be barred by the State of California or the federal government from bidding on, accepting, or performing any State of California or federal- government- funded public works contracts, either as a contractor or subcontractor.
- They must perform all retrofit work in accordance with CEBC Chapter A3 or an accepted Standard Plan Set (i.e. Standard Plan Set A or LA City Standard Plan Set #1).
- All retrofit work is done completely in the crawl space around the perimeter of the foundation.
- They must ensure that each and every building permit for a qualifying retrofit includes the required references to CEBC Chapter A3 or an accepted Standard Plan Set (i.e. Standard Plan Set A or LA City Standard Plan Set #1) for a Type 1 Qualifying House or the required references to engineered plans for a Type 2 Qualifying House.
- We recommend that you select a contractor listed in the CRMP Contractor Directory. To be listed in the CRMP Contractor Directory, contractors must meet any requirements imposed by CRMP, including that they are licensed by the State of California and successfully complete the FEMA training and pass all related quizzes.

FOR DESIGN PROFESSIONALS

For Registered Design Professionals (engineers and architects) requirements include, but are not limited to:

- They must ensure all submissions (e.g., plans, designs, letters) completed for a CEA retrofit are in accordance with Chapter A3 of CEBC.
- They may not be barred by the State of California or the federal government from bidding on, accepting, or performing any State of California or federal-government- funded public works contracts, either as a contractor or subcontractor.
- They must demonstrate a commitment to work within the local jurisdiction's building construction process.
- We recommend that you select a design professional listed in the [CRMP Design Professionals Directory](#).

The CRMP Contractor Directory and the CRMP Design Professional Directory are maintained by CRMP, and are offered by CEA to its Participating Policyholders as a courtesy. CEA does not maintain, keep current, or monitor licensing, financial condition, contracts, or competence of any Contractor or Design Professional listed on any directory.



Scan to download and read the full [2023 Program Rules](#)

*Resources for strapping and bracing your water heater: [Earthquake Country Alliance](#)



Seismic retrofitting in a vulnerable home can help reduce the risk of earthquake damage and injury to your family. While it does **not guarantee** against damage, it can help to improve its performance in an earthquake by making the home stronger and more resilient. Earthquakes in California are inevitable, but the damage they cause is preventable. A seismic retrofit can help give you peace of mind.

Disclaimer

Neither CEA nor the CEA BB program 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.

For Policyholders to remain eligible for the \$3,000 grant, Participating Contractors and Design Professionals must not begin retrofit construction work before the Participating Policyholder receives approval from CEA for retrofit work to proceed.

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 CEA or CEA BB 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 CEA Brace + Bolt (CEA BB)

PRE-RETROFIT

Step 1

The first step is to decide if you will hire a contractor or complete your retrofit as a do-it-yourselfer. You also must get a building permit and upload required documents. To help you stay on track, here is a suggested timeline.

WEEKS 1-3

If you are going to hire a contractor, we suggest you contact a contractor from the CRMP Contractor Directory and schedule your appointments.




WEEKS 4-6

Meet with contractors, receive, and review bids.



WEEKS 7-8

Select a contractor and upload the bid to your dashboard.



WEEKS 9-11

As a do-it-yourselfer get an owner/ builder permit, or have your contractor obtain a building permit (see Building Permit inset for information that must be included on permit).



PRE-RETROFIT CONTINUED

BY WEEK
12

Before your retrofit begins, you or your contractor must upload these items to your Policyholder Dashboard for approval:

- Copy of your building permit (see inset)
- Three photos of house (one of the front and one of each side)*
- Three photos of crawl space before retrofit*
- Completed IRS W-9 form
- Bid, if hiring a contractor



BUILDING PERMIT Required Information:

- Description of Work/Project must state “in accordance with” one of the following:
 - Chapter A3;
 - Standard Plan Set A;
 - 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.

**In JPG format and as specified in the Rules*

THE DEADLINE FOR COMPLETING STEP 1 IS 12 WEEKS.

Step 2

CEA will review your submitted documents. You should not go to step 3 until you receive approval from CEA.

RETROFIT

Step 3

Schedule and complete your retrofit. You have six months to complete this step.

POST-RETROFIT

Step 4

Gather final documentation and upload to your Policyholder Dashboard:

- 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 final 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)
- 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.



**In JPG format and as specified in the Rules*

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 see if you will receive a discount on your earthquake insurance premium.

Need Help?

Contact Customer Service Monday-Friday from 8 a.m. to 5 p.m. (excluding holidays) at info@CEABraceBolt.com or 800-584-BOLT (2658).



Scan to download and read the full [2023 Program Rules](#)



Scan to download
and read the full
[2023 Program Rules](#)



POLICYHOLDER CHECKLIST

Requirements for CEA BB Retrofit Reimbursement 2023 Program

PRE-RETROFIT



UPLOAD PRE-RETROFIT DOCUMENTS

- Estimates from contractors on the Directory (or decide to do it yourself)
- Building permit*
- Three photos of front and side exterior house views
- Three photos of the crawl space before retrofit work

**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.*

RETROFIT



BEGIN/COMPLETE RETROFIT

- *Begin your retrofit work only after you have received approval from CEA

**Note: Retrofit work done before being accepted in CEA BB program is not a reimbursable expense.*

POST RETROFIT



REQUIRED DOCUMENTS TO SUBMIT FOR PAYMENT

- Three photos of crawl space after retrofit
- Two photos of strapped water heater
- One photo showing access to crawl space
- Detailed contractor final invoice or if DIY upload all receipts for materials and tool rentals
- Permit with final inspection sign-off
- Completed Payment Authorization Form (choose to send payment to contractor or homeowner)

NEED HELP?



CUSTOMER SERVICE IS AVAILABLE

- info@CEABraceBolt.com
- (800) 584-BOLT (2658)

Required Photos Before and After Retrofit

Please provide photographs that clearly show the following.

Image	Description	Before <input checked="" type="checkbox"/>	After <input checked="" type="checkbox"/>
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	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"/>



Scan to download and read the full [2023 Program Rules](#)

Examples of Required Photos



VIEW 1
Front of house



VIEW 2
Front of house
and left side



VIEW 3
Front of house
and right side



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



**PRE-RETROFIT
CRAWL SPACE 1**



**PRE-RETROFIT
CRAWL SPACE 2**



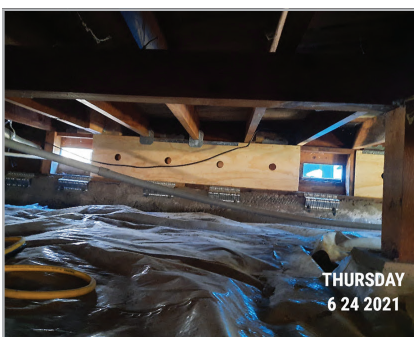
**PRE-RETROFIT
CRAWL SPACE 3**



**POST-RETROFIT
CRAWL SPACE 1**



**POST-RETROFIT
CRAWL SPACE 2**



**POST-RETROFIT
CRAWL SPACE 3**



WATER HEATER 1



WATER HEATER 2

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

Homeowner Resources

bit.ly/3XxY2JE

CEA BB Rules & Regulations

bit.ly/434wnRJ

CEA BB One Sheet

bit.ly/3XuylEq

Email

info@CEABraceBolt.com



Customer Service
800-584-BOLT (2658)



Scan to download and read the full [2023 Program Rules](#)



801 K Street, Ste 1000
Sacramento, CA 95814

**Congratulations on your
acceptance into the CEA B+B program!**

