



801 K Street, Ste 1000
Sacramento, CA 95814

Congratulations on your acceptance into the ESS 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

CRMP Retrofit Stories

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



SCAN ME

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

ESS Homeowner Retrofit Guide

The New Soft-Story Program offers Homeowners even more support.



www.EarthquakeSoftStory.com

Table of Contents

Congratulations Letter	1
Program Rules Highlights	2
Step-by-Step Home Retrofit Planner	5
Homeowner Resources	9



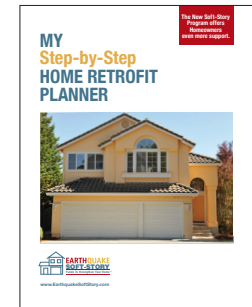
www.EarthquakeSoftStory.com

Dear Homeowner,

Congratulations! You have been selected to participate in the FEMA-funded Earthquake Soft-Story (ESS) program. You are now officially a Participating Homeowner and eligible to receive a grant for a code-compliant seismic retrofit of your house of up to 75% of the total cost of your retrofit, or up to a maximum of \$13,000.

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

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



See the center of this guide for the pull-out Step-by-Step Planner. This guide will keep you on track.

Before you begin your retrofit, you must:



- Go to your Homeowner Dashboard at **EarthquakeSoftStory.com** and log in using the email address and password you set up during registration.
- Reach out to contractors on the ESS Contractor Directory to obtain bids. The contractor you hire must be from the ESS Contractor Directory.
- Once you have hired a contractor, upload their information onto your dashboard. You may then give them authority to upload most retrofit documents on your behalf.



Within 12 weeks of your acceptance date, you must obtain a building permit and upload it to your Homeowner Dashboard, along with the other required pre-retrofit documents. A contractor may handle the permit process for you. Once uploaded, the documents will be sent to FEMA for review. After receiving FEMA's approval (typically within 8-10 weeks), ESS will notify you that you may begin your retrofit work. You will have six (6) months from that day to complete your retrofit.

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



If you are a CEA policyholder, and your house was built before 1980, you may be eligible to receive up to a 25 percent discount on your CEA earthquake insurance premium once your ESS retrofit is completed.

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

Welcome to ESS!



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 ESS is the second of these programs.



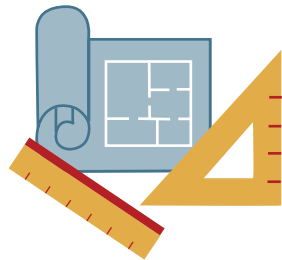
Program Rules Highlights For CRMP-funded and FEMA-funded ESS Programs

The Earthquake Soft-Story Program (“ESS Program”, “ESS” 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. Grants to assist qualified homeowners in securing structural home improvements are provided in an effort to reduce (but not eliminate) damage or collapse in the event of an earthquake.

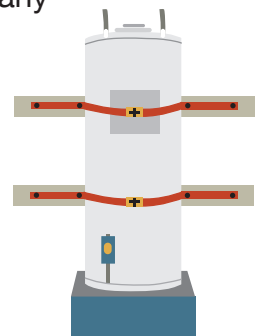
Homeowners, Contractors and Design Professionals participating in the Earthquake Soft-Story program are required to agree to and adhere to the full Program Rules and Terms of Use posted on the EarthquakeSoftStory.com website.

These Program Rules include, but are not limited to:

- Contractor must be a California Licensed General Building Contractor (License Type A or B) and must be listed on the ESS Contractor Directory.
- The house must meet the structural requirements of a FEMA P-1100 retrofit which covers the living space over garage (LSOG) and crawl space seismic vulnerabilities.
 - A contractor may use FEMA P-1100 when the house sits directly on the stem wall (i.e. no cripple walls) or has cripple walls 7-feet or less in height.
 - The house must not have a completed FEMA P-1100 qualifying soft story, or LSOG retrofit before being accepted into ESS. A house with a qualifying EBB retrofit may be accepted into ESS if the garage area was not retrofitted.
- **The building permit must be received and dated after acceptance into ESS.**
- **The building permit must state the retrofit is in accordance with FEMA P-1100.**
- If the retrofit is an engineered solution, a signed, stamped letter from the engineer must be provided, and state the retrofit meets or exceeds the requirements of FEMA P-1100.



- No partial retrofits allowed. All existing vulnerabilities covered by FEMA P-1100 Vol. 2A and/or 2B, must be addressed.
- Qualifying House may be constructed in part on concrete slab(s) on grade.
- In addition to the brace and bolt retrofit, the work must include bracing the water heater.*
- The homeowner must meet all program deadlines and submit the required documentation.
- If a retrofit bid is more than \$10,000 (all permits and fees included), the homeowner must get two bids from contractors on the ESS Directory.
- When submitting documentation for a FEMA-funded program, the following is required:
 - Plans/Drawings using FEMA P-1100;
 - Five (5) photos of the exterior of the house must be submitted with a date stamp before the retrofit begins;
 - An additional five (5) date-stamped photos of the exterior of the house must be taken **after** the retrofit work is completed;
 - Two (2) photos taken inside of the garage—one taken from the garage door facing the back of the garage showing the entire back wall; one taken from the back of the garage facing the front showing both the right corner of the garage and the left corner of the garage door;
 - One (1) photo of the crawl space, if one exists;
 - After the retrofit is completed, two (2) photos showing the completed retrofit work taken in the garage space from the same locations as the “before” photos and showing the completed retrofit work. Photos must clearly depict the completed retrofit work;
 - If your house requires a crawl space retrofit also, a photo of the completed work is required;
 - two (2) photos of the strapped water heater.



*Information about strapping and bracing your water heater can be found at EarthquakeCountry.org/step1/waterheater

Continued on next page



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



The New Soft-Story Program offers Homeowners even more support.

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 (generally, up to ten (10) weeks after submission), ESS will inform the homeowner that their retrofit may begin and that they will have six (6) months from that day to complete the retrofit. **Retrofit construction work must not be started before receiving approval from FEMA and ESS.** Commencement of retrofit work before receiving approval from ESS and FEMA will make the retrofit wholly ineligible for an ESS incentive payment.
- The house must successfully pass a final inspection by a local building inspector, confirming the retrofit was done in accordance with FEMA P-1100.
- Homeowners must use the house as their primary residence and be the owner of record of the house that will be retrofitted.

DISCLAIMER:

Neither CRMP nor ESS 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 official, 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.

Read the full **FEMA-funded ESS Program Rules** at EarthquakeSoftStory.com.



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

MY Step-by-Step HOME RETROFIT PLANNER



www.EarthquakeSoftStory.com

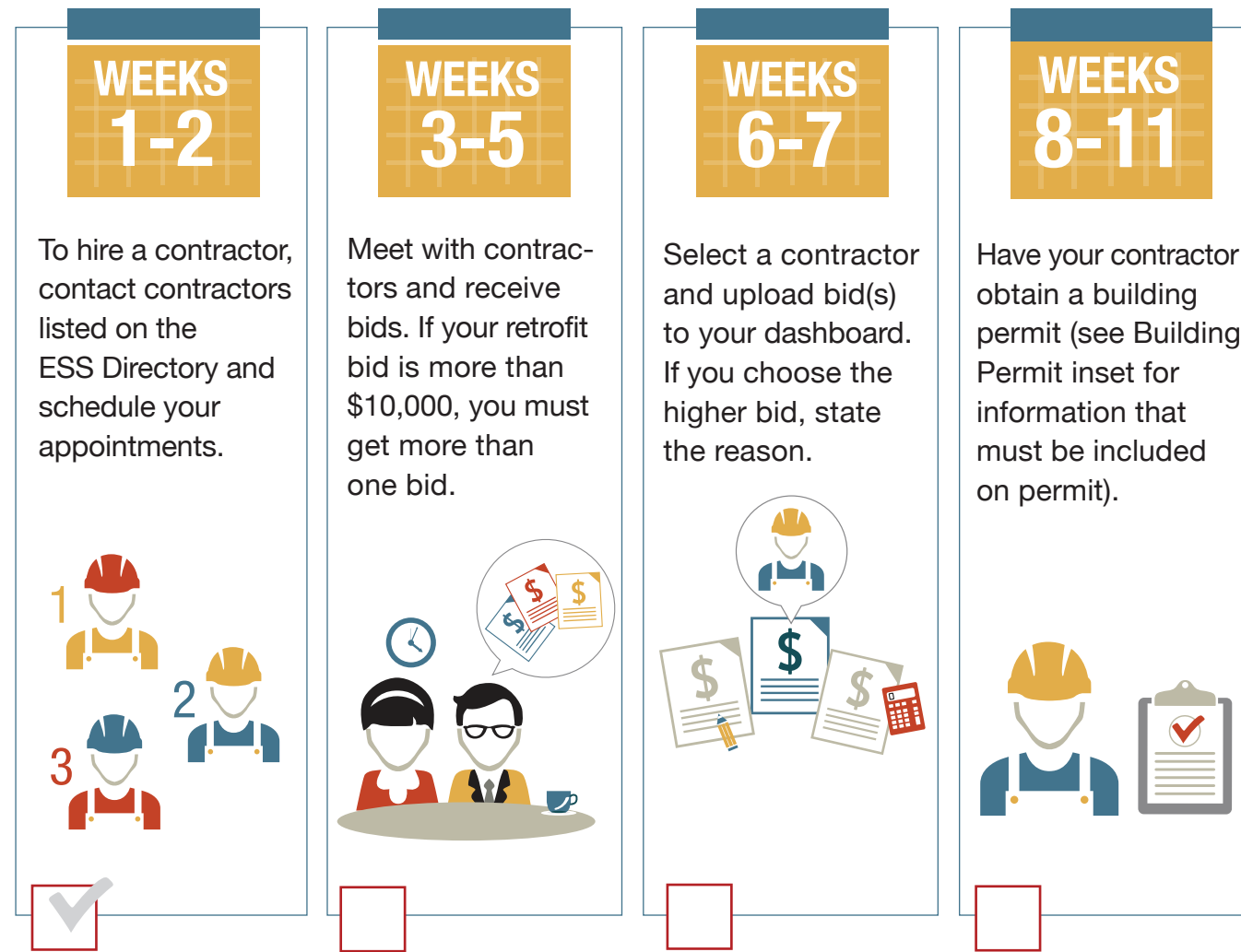
WELCOME TO EARTHQUAKE SOFT-STORY

GET READY TO RETROFIT!

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 ESS Contractor Directory as soon as possible, as the process of obtaining bids and hiring a contractor can be time-consuming.

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



Check as you complete each step.

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*
- Two photos of garage area before retrofit*
- One crawl space photo if applicable*
- Contractor Bid(s)



*In JPG format and as specified in the Rules

Do not begin retrofit construction work until after Step 2.

BUILDING PERMIT Required Information:

- Description of Work/Project Description that states retrofit is "in accordance with" FEMA P-1100
- Project Address
- 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 FEMA P-1100.**

Step 2 Pre-retrofit documents and photos will be forwarded to FEMA. Once FEMA approves, (most likely up to 10 weeks after submission), ESS will notify Homeowner. After you receive approval from ESS, 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 taken after retrofit is complete
- Two photos taken from same vantage point as 'before' photos of garage area after retrofit
- *One photo showing crawl space retrofit, if applicable
- 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.)
- Building permit with final inspection sign-off
- Invoice from licensed contractor 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
- Payment Authorization Form (PAF)



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

We're here to answer any questions you have about your soft-story retrofit.

Homeowner Resources
www.EarthquakeSoftStory.com

Email
info@EarthquakeSoftStory.com



Customer Service
(877) 232-4300

Connect with us!



Facebook: @EQBraceBolt



Twitter: @EQBraceBolt

