



Supplemental Grant Rules



About EBB

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. 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 crawlspace. A typical Chapter A3 retrofit costs between \$3,000 and \$7,000, depending on the location and size of the house, contractor fees, and the materials and work involved. Most homeowners hire a licensed contractor to do the seismic-retrofit work instead of doing it themselves—but if the homeowner is an experienced do-it-yourselfer, a retrofit can cost less than \$3,000. Owner-occupied houses in Program ZIP Codes, as listed on the EBB website, that are suitable for a Chapter A3 retrofit may qualify for an incentive payment of up to \$3,000 to help pay for the retrofit, whether performed by a Licensed General Building Contractor (License Type A or B) or by the homeowner. A Supplemental Grant (SG) may be awarded to eligible low-income households that have been randomly selected to participate in the EBB program, and then on a first-come, first-serve basis, as funding permits. To qualify for the SG, an additional eligibility requirement based on the verification of income must be met.

Any references in these Supplemental Grant Rules to the EBB Rules are incorporated herein by reference and any references to the EBB Rules will apply to the Supplemental Grant Rules and Supplemental Grant Participating Homeowners.

EBB Program benefits are made possible by funding from the California Residential Mitigation Program (“CRMP” is a joint powers authority established under California Government Code Section 6500, et seq., whose members are the California Earthquake Authority, a public instrumentality of the State of California, and the California Governor’s Office of Emergency Services, an agency of the State of California) and the Federal Emergency Management Agency (FEMA).

DISCLAIMER:

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. Anyone who accesses the information on the EBB website acknowledges and accepts that neither CRMP nor either of its members—Cal OES and CEA—are offering technical earthquake or seismic engineering advice with regard to any specific home; that the information on the website is intended solely as general educational information regarding the potential benefits to 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.

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Introduction

These Supplemental Grant Rules (“SG Rules”) govern the process for the award of a Supplemental Grant (SG), when available, as part of the Earthquake Brace + Bolt (EBB) Program and are binding on all homeowners who participate and/or receive a supplemental grant while participating in an EBB program. These SG Rules may be amended at any time and amended SG Rules become effective upon the date posted on the EBB website. All Definitions stated in these SG Rules apply to these SG Rules and to applicable EBB Program documents and content on the EBB website. The EBB Program is described on the EBB website, which is the only official source of information about EBB.

Roughly 7.5 million Californians—about 19 percent of the state population—live in poverty and may reside in a house that would not be habitable after a damaging earthquake. Recognizing that the most vulnerable populations may not have the resources to complete a seismic retrofit, that these populations are often the most adversely affected by natural disasters and that according to the National Institute of Building Sciences, each \$1 spent on mitigation saves society \$6 in future disaster costs, CRMP developed a supplemental grant for low-income homeowners in ZIP Codes where the EBB program is available. As additional funding over and above the EBB \$3,000 grant to homeowners, this supplemental grant will, in many cases, cover up to 100% of the funds needed to help strengthen houses in disadvantaged communities, and help those neighborhoods be more resilient after an earthquake.

Part 1—Definitions

Income Eligibility—CA Insurance Code 1008.396 defines, “low-income household” for the purpose of the EBB program as a household that has an income at or below 80 percent of the median household income in California (“**Eligible Income**”). Eighty percent of California’s median annual income for 2026 is \$94,480, as defined by the State of California’s Business, Consumer Services and Housing Agency. This income number is updated annually.

Supplemental Grant Eligible Applicant—for purposes of the SG a “Supplemental Grant Eligible Applicant” is a homeowner who meets Section 1.5 of the EBB Rules and has a household Eligible Income as verified by the Internal Revenue Service (IRS).

Supplemental Grant Participating Homeowner—for purposes of the SG a “Supplemental Grant Participating Homeowner” is a Supplemental Grant Eligible Applicant that has been randomly selected to participate in the EBB program, during EBB registration has self-verified that their household meets the SG income eligibility and has been notified by EBB that the household income has been verified by the IRS. A Supplemental Grant Participating Homeowner may receive a SG if all EBB and SG Program Rules are followed, and funding is available.

Supplemental Grant—SG amounts were approved by the California Residential Mitigation Program’s (CRMP) Governing Board and are based on a formula derived from the average cost of more than 15,000 completed bolt-only and brace & bolt retrofits within Northern and Southern California. The SGs will have a maximum amount and combined with the \$3,000 EBB grant may provide a majority of SG recipients with grants that will cover up to 100% of their retrofit costs. A Supplemental Grant is in addition to the EBB grant and will not be available as a standalone grant.

Supplemental Grant	
NorCal Bolt Only	\$ 2,800*
SoCal Bolt Only	\$ 1,125
NorCal Brace & Bolt	\$ 7,000*
SoCal Brace & Bolt	\$ 2,650*

*If homeowners qualify for the EBB Grant AND the SG Grant, AND the total amount of the grants (EBB + SG) is \$5,000 or more, 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 [here](#); and
- provide a copy of their flood insurance policy to CRMP.

Part 2—Applying for a Supplemental Grant

During an open registration period as stated on the EBB website, homeowners with eligible houses (see EBB Rules) must complete their EBB Program registration on the EBB website or by mail-in registration form. By answering the EBB-qualification questions, the homeowner can determine whether the house is a Qualifying House (see EBB Rules) and that the person registering and answering the EBB qualification questions is an Eligible Applicant (see Part 1). During this process, the homeowner will have the opportunity to answer a registration question(s) about the amount of annual income for the household (see Part 1) and whether they'd like to apply for a SG. If the house is a Qualifying House and the homeowner is an Eligible Applicant, the homeowner will be permitted to complete registration which includes a question that provides for the homeowner to self-verify eligibility for the SG, add contact information, and authorize EBB to send text alerts when important email communications are sent. Successfully registering for the EBB Program does not guarantee acceptance into the program or the award of a SG.

Part 3—Acceptance into the EBB Program and Supplemental Grant

Registering as an EBB Eligible Applicant after answering the registration questions does not guarantee acceptance into the EBB program or that they will receive a Supplemental Grant.

EBB Participating Homeowners that have self-verified will not be able to commence with the EBB program until they have either been qualified for a SG, are ineligible for a SG or have voluntarily withdrawn their self-verified status. Ineligibility for or withdrawal from the SG does not preclude a Participating Homeowner from receiving an EBB grant for up to \$3,000 on an eligible code-compliant seismic retrofit.

Once homeowner registration closes, EBB will conduct the random-selection process and randomly selected EBB Participating Homeowners will be placed on the accepted list. EBB Participating Homeowners that have self-verified their eligibility for a SG will be offered the opportunity to become qualified for the SG based on their randomly selected number in the EBB queue and available funds.

The remainder of the SG registrants will be placed on the SG wait list and their position will be held in the EBB program. Being placed on the SG wait list as an EBB Participating Homeowner, however, does not guarantee the availability or awarding of a SG.

If an EBB Participating Homeowner has been placed on the SG wait list, the homeowner will have the option to remain on the wait list or the homeowner may withdraw from the SG wait list and may begin the EBB retrofit process as described on the EBB website and their homeowners Dashboard.

EBB will communicate by email with all homeowners who have applied for the Program as Eligible Applicants with Qualifying Houses, regardless of whether they have been placed on a wait list for possible EBB and SG Program participation.

Part 4—Verification of Income to Become Eligible for a Supplemental Grant

EBB Participating Homeowners should visit www.EarthquakeBraceBolt.com within 30-days following the notification date of being accepted into the EBB program and

log in with their user credentials, as set up during registration. Each EBB Participating Homeowner will have an online “Homeowner Dashboard,” which must be used to upload all required information, documentation, and photographs.

To apply for a SG, the EBB Participating Homeowner, along with all income earners that reside in the household, must complete the electronic Income Verification Form (Form) on the EBB Participating Homeowners Dashboard **within 30 days of acceptance into the EBB program**. Failure to submit the form will result in the homeowner forfeiting the opportunity to receive a SG. After submittal of the form, EBB will review the data verified by the IRS and notify the Participating Homeowner whether they have qualified and are now a SG Participating Homeowner, are ineligible based on income or if additional information is required.

Part 5—Submittal of EBB Documents

An EBB Participating Homeowner may authorize their licensed contractor to submit retrofit documentation on behalf of the Participating Homeowner by following the instructions on the Homeowner Dashboard. An EBB Participating Homeowner must not provide their contractor with their login information or give them authorization to submit the Income Verification Form on their behalf. Once the EBB Participating Homeowner has selected a licensed contractor and given the contractor permission to upload, the contractor will be able to upload most of the required documentation to the Homeowner Dashboard from their Contractor Dashboard using their own login credentials.

Part 6—Supplemental Grant Awards Payments

EBB offers an incentive payment of up to \$3,000 per house for a seismic retrofit done in accordance with California Existing Building Code, Chapter A3 or other approved plan sets as described in the Qualifying Houses Section (see EBB Program Rules) after the applicant has been accepted for participation in EBB, provided the Participating Homeowner: (a) is an Eligible Applicant (see EBB Program Rules); (b) completes a qualifying seismic retrofit in accordance with the EBB Program Rules; (c) sends to the EBB Program all the documentation required by these EBB Program Rules (see EBB Program Rules); and (d) abides by all EBB Program Rules.

If an EBB Participating Homeowner is eligible for a SG and the cost of a qualifying seismic retrofit exceeds the \$3,000 EBB incentive payment, the SG Participating Homeowner will be eligible for reimbursement of qualifying costs based on geographic location and type of retrofit up to the limit of the SG (see chart above). An EBB program incentive payment and a SG are a grant of funds, not a loan, and do not have to be repaid. All SG payments must be used for purposes consistent with EBB Program Rules.

Part 7—Allowable Costs Under the Supplemental Grant

All costs allowable under the EBB program will also be reimbursable under the Supplemental Grant. Costs may not be duplicative between the EBB main grant and Supplemental Grant. Check the website, www.EarthquakeBraceBolt.com, for more details about allowable expenses.

Part 8—Reimbursement of Bid and Permit

The EBB program is a reimbursement program. Reimbursement occurs after the project is completed and documentation is accepted and approved by EBB. However, SG Participating Homeowners may submit for reimbursement for the cost of one (1) contractor bid/estimate up to \$250 and the full cost of the public agency building permit **at the time those costs are incurred** and do not need to wait until the project is complete. Those costs will be included in and subtracted from the total cost of the retrofit and the final check upon completion of the retrofit will be for the remainder of the allowable reimbursable costs.

To seek reimbursement for these costs, upload the bid and/or the building permit using the Homeowner Dashboard. The documents must be issued after the date of acceptance into the EBB Program. Bids are obtained from a Participating Contractor and must include details about how the code-compliant seismic retrofit will be completed and the cost, if any, for providing the bid. Building permits are obtained from the local building inspection department (actual names of these departments vary). The building permit must be solely for the seismic retrofit work and may not include other work on the premises. The permit must have specific language regarding code compliance (see EBB Rules for additional details). After these receipts have been uploaded, EBB will review the receipts and process for reimbursement. Once the receipts are approved, reimbursement checks typically will be mailed within four (4) weeks.

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

Part 9—Payment for Supplemental Grant

Request for payments for one (1) bid and/or the permit may occur when the costs are incurred and will be reimbursed after approval by EBB. Incentive payments typically will be mailed within four (4) weeks following final approval. The remaining costs will be reimbursed following completion of the seismic retrofit and approval of all post-retrofit documentation by EBB.

Incentive payments in the FEMA-funded EBB program are not subject to federal or state taxation.

Part 10—Personal Information, Privacy Policy, and Terms of Use for Participants, Participating Contractors and Licensed Design Professionals

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.

See EBB Rules Section 4 for the provisions related to these topics.

Part 11—Dispute Resolution

See EBB Rules Section 3 for the provisions related to these topics.