

Zoom Webinar General Information

- At the top of your Zoom window:
Change “View options” to
Fit to Window and *Side-by-side mode*
- Your sound will be on mute
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- Closed captioning is available

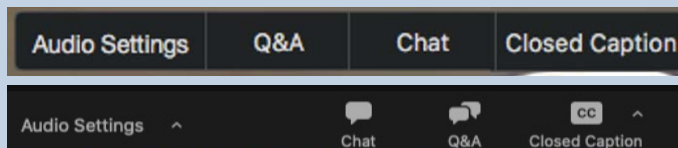


**We Will
Begin Shortly**

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How to Participate:

- Click **Q&A** to post a question for the panelists
 - There may not be time for all questions to be asked
- Click **Chat** to share information, ask for technical support, and to communicate with panelists
- Click **Closed Caption** to see live captions on desktop computers. For mobile device users, you may need to turn the option on from Zoom settings, meetings section (before joining)



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ECA's Safer at Home Webinar Series

Step 4: Minimize Financial Hardship



Earthquake Country Alliance
We're all in this together.





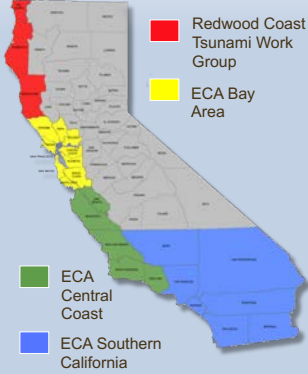
EarthquakeCountry.org/step4

Terremotos.org/paso4

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Earthquake Country Alliance

- 1500+ *Public-Private-Grassroots* leaders
- Statewide *Sector-based committees* and *Outreach Bureaus* develop resources and deliver programs
- Local *Regional Alliances* organize meetings and outreach activities
- California's Office of Emergency Services provides FEMA funding for ECA activities
- USC's Southern California Earthquake Center administers ECA



Join Us: EarthquakeCountry.org/alliance

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Seven Steps To Earthquake Safety

	<p>1. Secure Your Space</p> 	<p>2. Plan To Be Safe</p> 	<p>3. Organize Supplies</p> 	<p>4. Minimize Financial Hardship</p> 
BEFORE				
	<p>5. Drop, Cover, and Hold On</p> 	<p>6. Improve Safety</p> 		<p>7. Reconnect and Restore</p> 
DURING			AFTER	
EarthquakeCountry.org/sevensteps		Terremotos.org/sietepasos		

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Safer at Home Webinar Series

Step 1 – Secure Your Space:	June 30
Step 2 – Plan to Be Safe:	August 19
Step 3 – Organize Disaster Supplies:	September 2
Step 4 – Minimize Financial Hardship:	September 23
Step 5 – Drop, Cover, and Hold On:	September 30
Step 6 – Improve Safety:	October 21
Step 7 – Reconnect & Restore:	November 11

EarthquakeCountry.org/SaferAtHome

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Step 4: Minimize Financial Hardship Webinar Team

Host and Presenter

- **Janet Ruiz** (Director – Strategic Communications, Insurance Information Institute & Media Bureau Coordinator, Earthquake Country Alliance Bay Area)

Presenters

- **Dante Randazzo** (Federal Preparedness Coordinator, FEMA Region 9)
- **Janiele Maffei** (Chief Mitigation Officer, California Earthquake Authority)
- **Glenn Pomeroy** (Chief Executive Officer, California Earthquake Authority)
- **Randy Braverman** (Project Manager, Safe-T-Proof)
- **Tim Kaucher** (Engineering Manager Southwestern U.S., Simpson Strong-Tie)

Moderators

- **Mark Benthien** (Executive Director, Earthquake Country Alliance & Assoc. Director, SCEC @ USC)
- **Sharon Sandow de Groot** (Deputy Director, ECA & Dir. for Strategic Partnerships, SCEC @ USC)
- **Jason Ballmann** (Media & Participation Bureaus Liaison, ECA & Communications Manager, SCEC @ USC)

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Step 4 Webinar Agenda

1. Personal Financial Preparedness
2. Protecting Older Houses in Earthquakes
3. Get Prepared – Put your family's future on solid ground
4. Home retrofit demonstration (live from under a house)
5. Other retrofit types and solutions
6. Additional earthquake insurance options

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Personal Financial Preparedness



Dante Randazzo

FEMA Region IX
Federal Preparedness Coordinator

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Financial Preparedness Tips



- Know your Hazards
 - Ready.gov or the FEMA app
- Make a Plan:
 - Gather financial and critical personal, household and medical information and store it in a safe place
 - Consider saving money in an emergency savings account
 - Keep a small amount of cash at home in a safe place
 - Obtain property (homeowners or renters), health and life insurance if you do not have them

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Emergency Financial First Aid Kit

- Build a Kit
 - Emergency Financial First Aid Kit (EFFAK)
 - Store the kit
 - Maintain the Kit

ready.gov/financial-preparedness



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Q&A

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Protecting Older Houses in Earthquakes



Janiele Maffei
Chief Mitigation Officer
California Earthquake Authority

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A photograph of the exterior of a blue house with horizontal siding, a white window with shutters, and a gabled roofline against a clear blue sky.

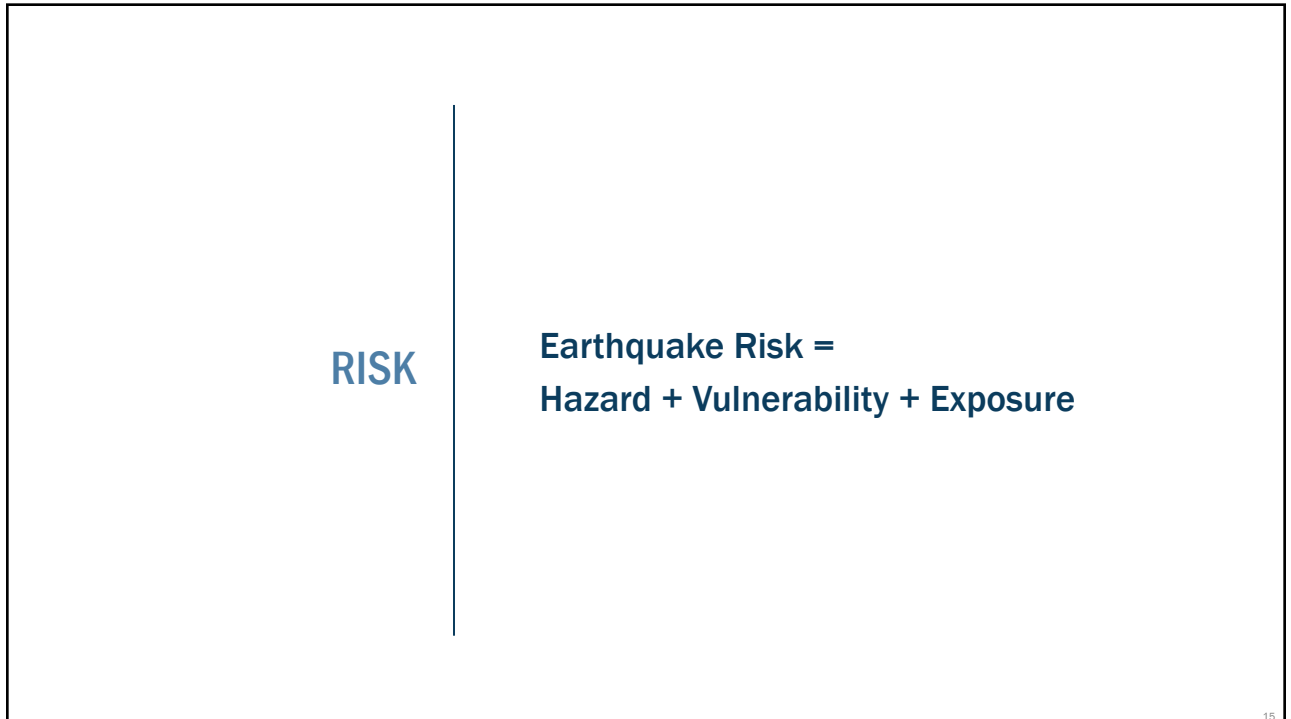
Protecting Older Houses in Earthquakes.

Chief Mitigation Officer
Janiele Maffei, S.E.

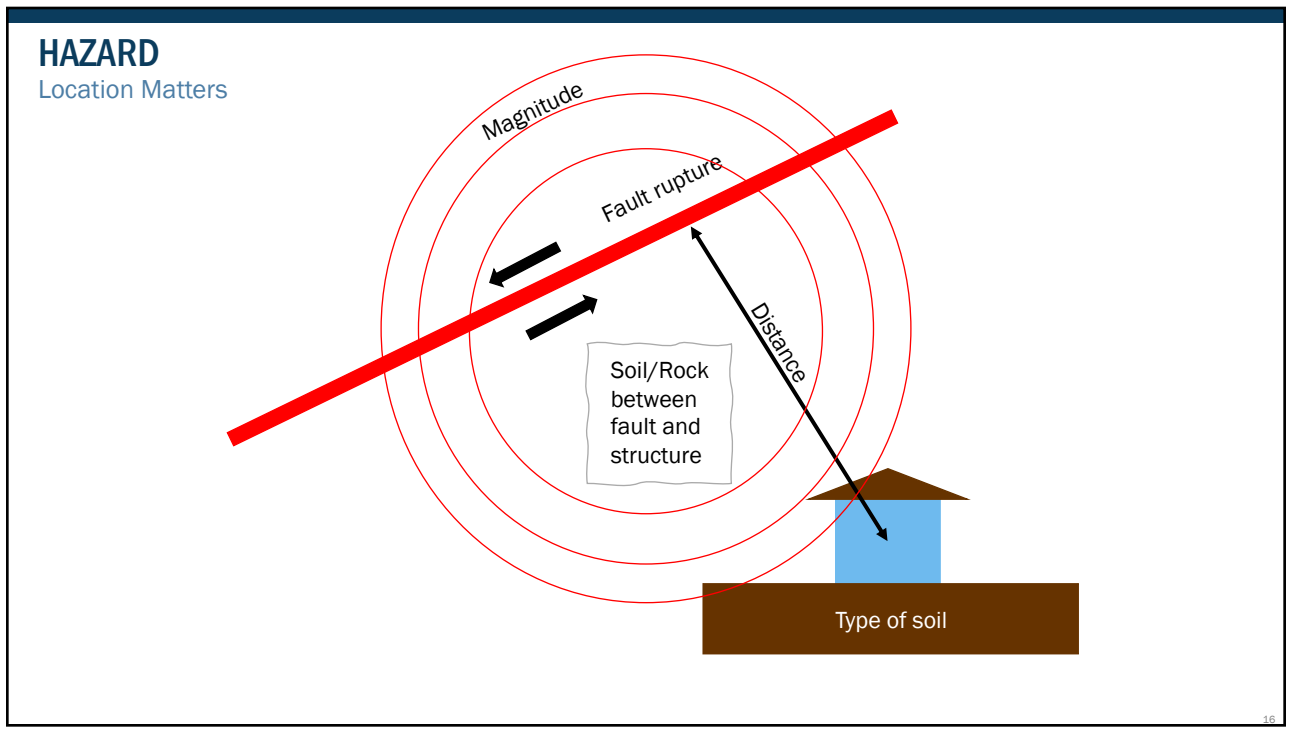


CEA CALIFORNIA
EARTHQUAKE
AUTHORITY™

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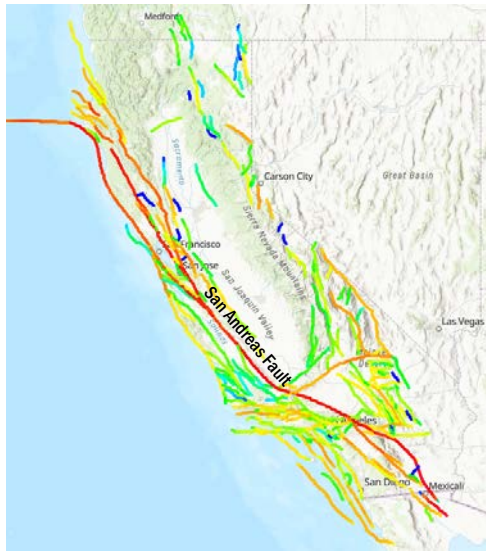
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HAZARD

Earthquake Faults in California



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HAZARD

US and CA Geological Surveys Map for California

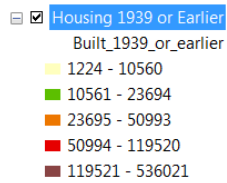


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VULNERABILITY

- Year of construction (building code)
- Number of stories
- Type of construction
- Type of foundation
- Heavy roof/wall materials
- Retrofitted

California Counties + Housing Built 1939 and Earlier



*Source American Community Survey (Census Bureau) 2012
1 Year Estimate, based on 'Year structure built' 1939 or earlier

VULNERABILITY

Four types of earthquake vulnerabilities in single-family houses



Crawlspace



Living-space-over garage



Hillside house



Chimney

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VULNERABILITY

Typical House with Crawlspace Vulnerabilities



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VULNERABILITY

“Cripple Wall” Damage in 2014 M 6.0 Napa Earthquake



Toppled “cripple wall”

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VULNERABILITY

“Cripple Wall” Damage in 2014 M 6.0 Napa Earthquake



Toppled “cripple wall”

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VULNERABILITY

“Cripple Wall” Damage in 2014 M 6.0 Napa Earthquake



Topped “cripple wall”

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VULNERABILITY

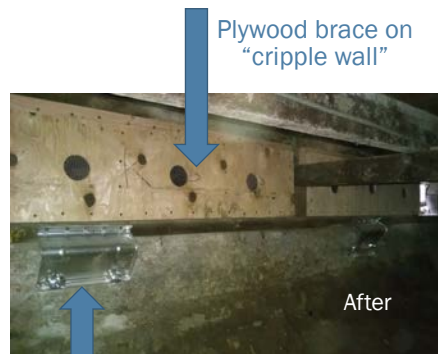
Typical Crawlspace Retrofit

Median brace and bolt retrofit in:

- California = \$5,100



Before



Plywood brace on “cripple wall”

Foundation plate bolted to concrete and screwed to the wood sill plate

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EXPOSURE

- Number of structures in high hazard zone
- Demographics

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EARTHQUAKE BRACE AND BOLT PROGRAM
Up to \$3,000 Grants for the Brace and Bolt Retrofit



ONE AT A TIME
EarthquakeBraceBolt.com

Sign up to receive a notification when registration opens

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Get Prepared.

Put your family’s future on solid ground.

Strengthen your house against earthquake shaking today.



Glenn Pomeroy

Chief Executive Officer

California Earthquake Authority

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**RETROFITTING
YOUR HOUSE
CAN SAVE
YOU MONEY**

Over 1.1 million California policyholders trust us to protect their homes. **CEA policyholders with a verified seismic retrofit may also receive up to 25% off their insurance policy premium.**

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Homeowners: How to Get Your Policy Premium Discount

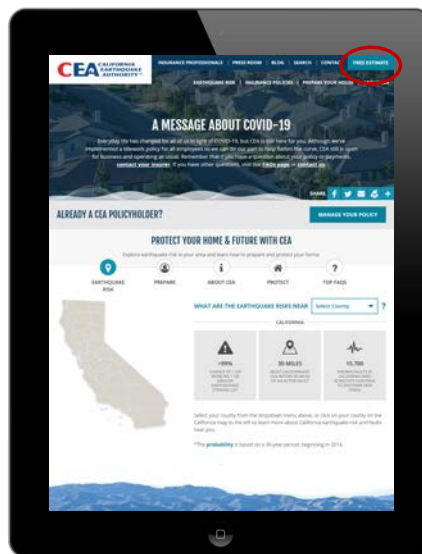
Foundation Type	Year Built	Discount %	Qualifications for single-family homes
Raised Foundation	1939 or earlier	25%	<ul style="list-style-type: none"> • Was built before 1980, • Is wood-frame construction, • Is on a raised foundation or other foundation type that is not entirely slab, and • Has been seismically retrofitted in accordance with California standards.*
Raised Foundation	1940 - 1979	20%	
Other Foundation (non-slab)	1939 or earlier	15%	
Other Foundation (non-slab)	1940 -1979	10%	

Special documentation of your completed and verified retrofit must be sent to your **residential insurer** in order to receive the discount.

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EarthquakeAuthority.com Premium Calculator

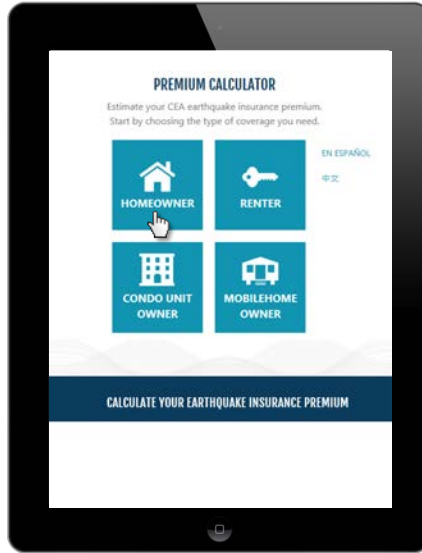


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EarthquakeAuthority.com

Premium Calculator



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EarthquakeAuthority.com

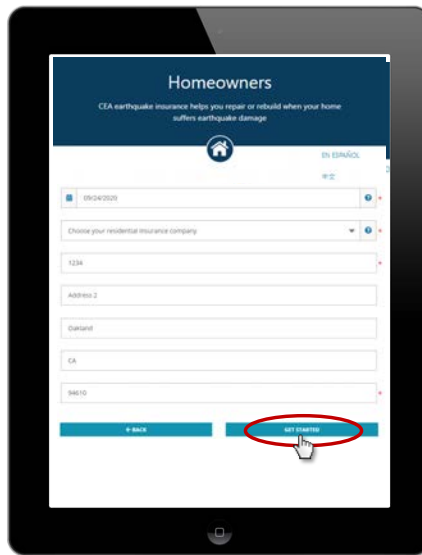
Premium Calculator Example

Example

Date: 09/24/2020

Insurance Company:
• Must be CEA
Participating Insurer

Address:
• Oakland, CA 94610

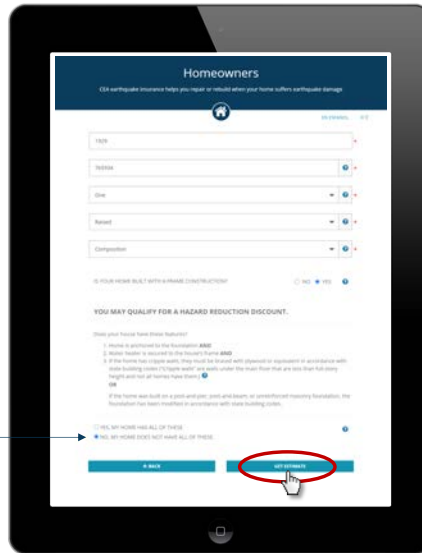


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EarthquakeAuthority.com Premium Calculator Example

Year built: 1929
 Insured Value: \$765,934
 Number of Stories: 1
 Foundation: Raised
 Roof: Composition

No Discount

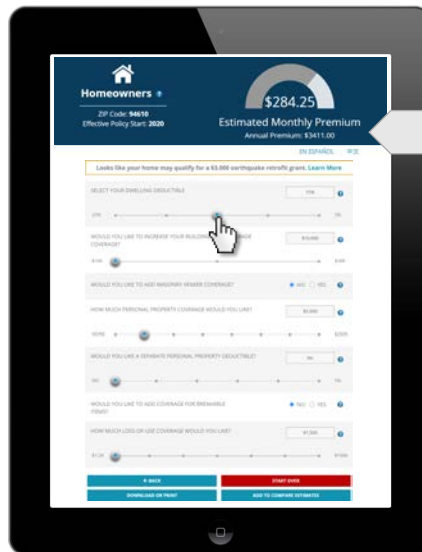


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EarthquakeAuthority.com Premium Calculator Example

Deductible: 15%
 Personal Property: \$5,000
 Loss-Of-Use: \$1,500



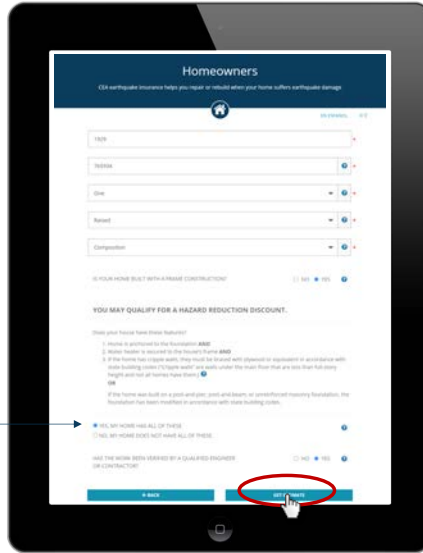
Without Discount
 Premium: \$3,411/year

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EarthquakeAuthority.com Premium Calculator Example

Eligible For Discount

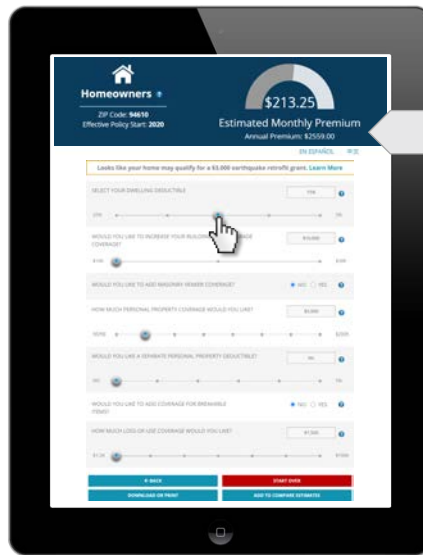


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EarthquakeAuthority.com Premium Calculator Example

With Retrofit Discount
Premium: \$2,559/year



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EarthquakeAuthority.com

Bottomline: Retrofitting an older home can significantly lower the cost of a CEA Policy



Annual Premium

- No retrofit: \$3,411
- With retrofit: \$2,559

Annual Savings

- \$852

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Testimonials

EarthquakeAuthority.com



Cliff & Liz, South Berkeley

*"Our house was built in 1926...You now know that in the next earthquake your house will be standing. And we also got a discount on our earthquake insurance. If there is an earthquake, **our house has a better chance of surviving it.**"*

- Cliff & Lizz Moser



Susan's House

"I was truly amazed to find how easy it was...And the best part is my house is finally bolted, something I have been putting off for years."

- Susan from Los Angeles



Larry & Roz, Studio City

"Bracing and bolting is a can't lose proposition...if the house is damaged from an earthquake...we wouldn't have to give up this home..."

- Roz and Larry May

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Q&A

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Randy Braverman

Project Manager

Safe-T-Proof, a division of ETC Building & Design

- Completion of more than 100 EBB projects
- From Survey to Sign-Off

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Other Retrofit Types and Solutions



Tim Kaucher

Engineering Manager Southwestern U.S

Simpson Strong-Tie

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Vulnerable Buildings – Lack of Lateral Resistance



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Vulnerable Buildings – Lack of Lateral Resistance



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Vulnerable Buildings – Lack of Lateral Resistance



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Vulnerable Buildings – Concrete

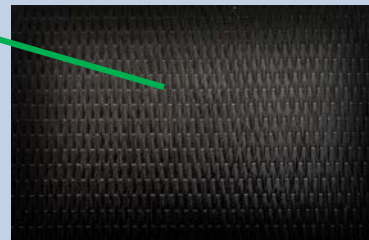
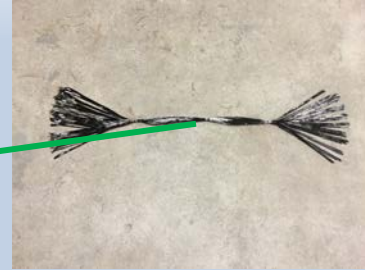
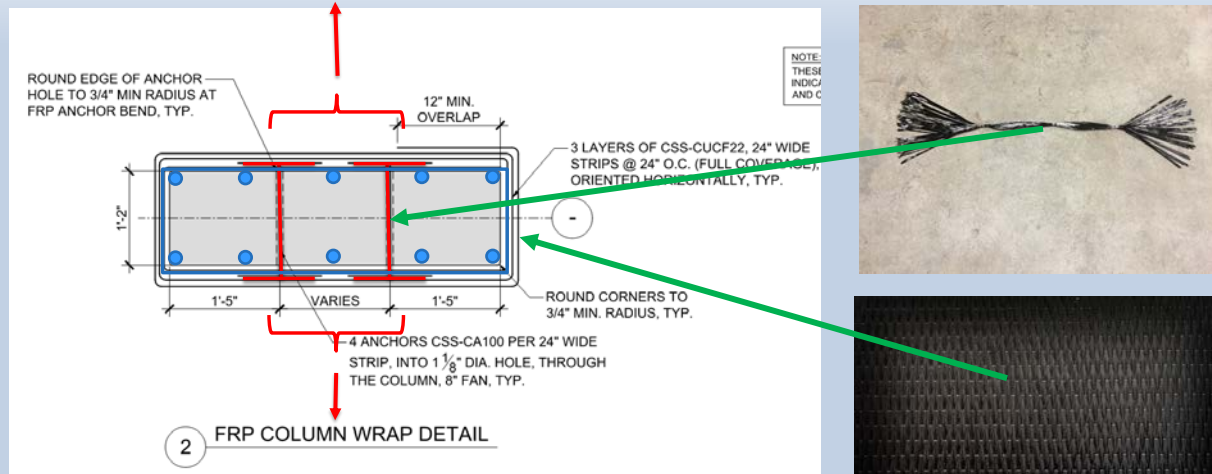


Courtesy World Housing Encyclopedia - WHE

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Vulnerable Buildings – Lack of Lateral Resistance



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Vulnerable Buildings – Lack of Lateral Resistance



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Vulnerable Buildings – Tuck under Parking



1989 Loma Prieta

6 of 7 collapsed buildings were four story corner apartments with first story parking



1994 Northridge

200 weak story buildings suffered damage or collapsed

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Vulnerable Buildings – Tuck under Parking



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Vulnerable Buildings – Tuck under Parking



Open structure for parking access lacks first story strength creating a weak story condition.

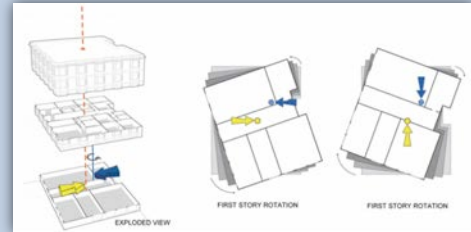
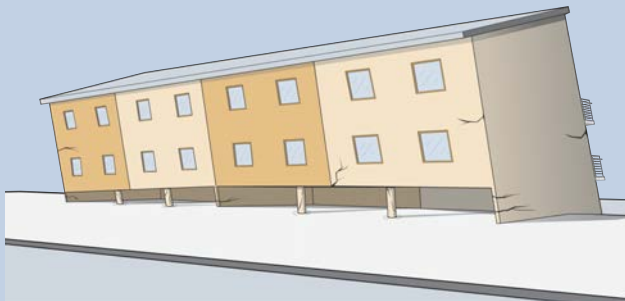


Figure: Rotation of first-story of a corner building with openings on two side walls

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Vulnerable Buildings – Tuck under Parking



Relatively rigid upper level remains intact

Weak ground level with extensive damage



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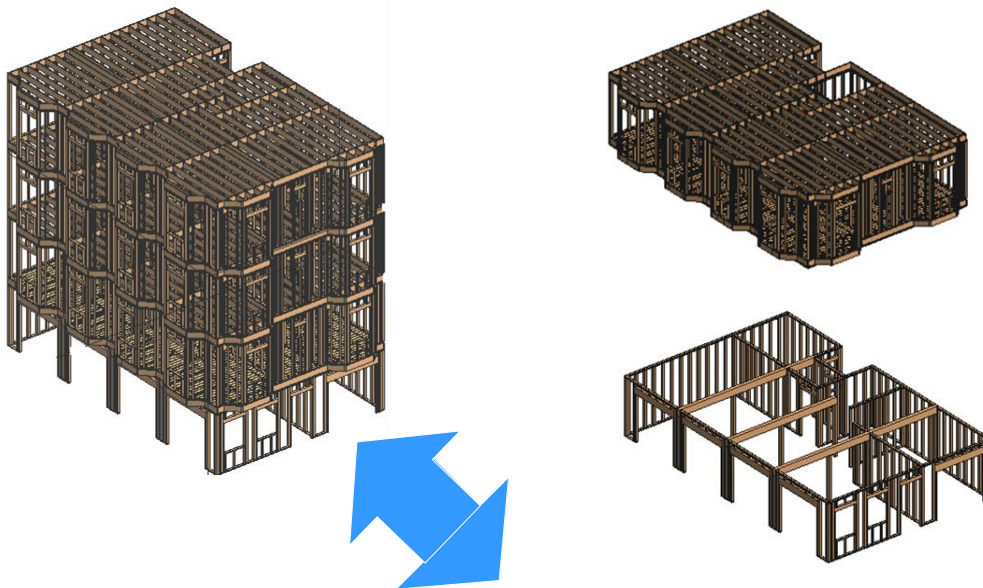
Inspiration for Test Building



A 1920's San Francisco Apartment Building at a Corner

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3D Rendering of Test Building



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Vulnerable Buildings – Tuck under Parking



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Vulnerable Buildings – Tuck under Parking



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Additional earthquake insurance options



Janet Ruiz

Director of Strategic Communications
Insurance Information Institute

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Prepare Financially: Earthquake Insurance

- Earthquakes in the United States are not covered under standard homeowners or business insurance policies.
- Coverage is available either in the form of an endorsement or as a separate policy for homeowners, renters and small business owners.
- To get more insights and to find out whether earthquake insurance is available in your area, contact your insurance professional or your state insurance department.



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Do I Need Earthquake Insurance for my Business?

Q. What does commercial earthquake insurance cover?

A. Your business earthquake policy will generally cover damage to your building and to your business property such as your inventory. Depending on the policy, lost business income caused by an earthquake may also be covered. Coverage only begins when damage has exceeded your policy's deductible—the amount you pay out of pocket before your insurance kicks in. Earthquake insurance policies often have high deductibles—ranging from 2 percent to as high as 20 percent of the value of your building, depending on its location, age and condition.

Q. Are there special requirements for qualifying for earthquake insurance?

A. Your business property may have to undergo an inspection and upgrades before you can qualify for earthquake insurance. For instance, before your building can be insured against earthquakes, you may have to have the structure bolted to its foundation. You may also be required to brace chimneys and walls, as well as make other improvements.

www.ill.org for Earthquake Facts and Statistics



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Step 7 – Reconnect & Restore:	Mid-November

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ECA's Safer at Home Webinar Series

Step 4: Minimize Financial Hardship



Thank you!



Please take our webinar survey:
surveymonkey.com/r/T6WHT97

Questions?
info@earthquakecountry.org