



# MFC NEWS

*“Building Understanding”*

MFC will find out the truth about buildings and answer the hard questions.

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## What’s New at MFC...

**T**hank you everyone who came to our Open House in October. It was great seeing familiar faces and meeting new people. David Beck, Esq. of Beck & Mathiesen APC won the raffle for lunch with Myles.

Lisa Ellis celebrated 21 years with MFC. Congratulations Lisa and thank you for everything you do!

After 10 years with MFC, Alli Livingston decided to venture out in a different direction by opening The Heart Gym. Congratulations, Alli! Her website is [www.theheartgym.org](http://www.theheartgym.org).

## MFC Tip of the Day

**W**ith so much talk oscillating between drought and El Nino, it’s easy to forget that we live in a seismically active area. Retrofitting a property for earthquake safety is a big project. Figuring out an emergency supply kit and a post-disaster plan with your family is not. Santa Cruz County Health Services Agency (HSA)

offers a breakdown of how to prepare for an emergency. To summarize, have a plan and be sure that every member of the household knows the plan. Be sure to account for children, elderly, people with disabilities and pets when planning. Have enough supplies to be self sufficient for at least 3 days. Have a First Aid kit. Know how to shut off utilities at main connections outside.

For a detailed list of recommended supplies and actionable items, please visit the following HSA page: <http://www.santacruzhealth.org/HSAHome/HSADivisions/PublicHealth/EmergencyPreparednessandResponse/HowtoPrepareforanEmergency.aspx>



## Quote of the Day

“At the end of the day, the goals are simple: safety and security.”

~ Jodi Rell, 87<sup>th</sup> Governor of Connecticut

## Wisdom Corner

By MFC staff

**D**ue to the unpredictability of earthquakes, living in a seismically active area means that preventative safety measures are of the utmost importance. In 2014, MFC News discussed how to make your home safer by securing items in your home

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as well as touching on the effectiveness of improved building codes post 1989. In this issue, we will discuss the state funded seismic retrofit program Earthquake Brace + Bolt (EBB).

EBB is the first incentive program offered by California Residential Mitigation Program (CRMP). CRMP, established in 2011, is a joint powers authority created by California Earthquake Authority and the Governor's Office of Emergency Services. According to their website, "EBB was developed to help homeowners lessen the potential for damage to their houses during an earthquake."

The program offers qualifying homeowners in eligible zip codes up to \$3,000 toward an earthquake retrofit of their home. EBB requires strict adherence to California Existing Building Code, Appendix Chapter A3: Prescriptive Provisions for Seismic Strengthening of Cripple Walls and Sill Plate Anchorage of Light, Wood-Frame Residential Buildings. It does not require homeowners to use a contractor if they are comfortable doing the retrofit work themselves. The program also does not require design analysis by a registered design professional for typical light, wood-frame residential buildings described in Appendix Chapter A3.

Not hiring building and design professionals may be tempting to owners trying to save money. It's important to note when deciding whether or not to hire a professional that all work must pass final inspection by a local building inspector and all work must have proper permits. Only after all program rules are satisfied and the retrofit completed, EBB dollars are paid out to the applicant. Note that EBB pays up to \$3,000 for actual expenses only.

EBB provides a Contractor Directory on their website. Contractors interested in

being part of the EBB Contractor Directory must meet program criteria. Contractors must hold a California Contractor's license in good standing and complete online FEMA training. There are no fees, the education component is free of charge and EBB offers limited marketing support such as yard signs. Currently, there are only eight (8) EBB approved Contractors within 25 miles of 95062, central and eastern Santa Cruz.

Interestingly, Santa Cruz county homeowners are not yet eligible for the EBB program. MFC contacted CRMP asking why Santa Cruz county zip codes were not eligible. EBB Customer Service Specialist, Laura Runquist, explained that CRMP uses two equally weighted criteria to select eligible zip codes. The first is risk of earthquake hazard by location. These areas are identified using the US Geological Survey (USGS). The second factor is earthquake vulnerability, which is represented by the percentage of pre-1940 houses within a zip code. So even though USGS maps Santa Cruz county in a high earthquake hazard zone, the overall pre-1940 architecture within the county is deemed less vulnerable than in other high hazard zip codes.

Ms. Runquist quickly followed up her eligibility explanation with this: "Please keep in mind that EBB is still in its infancy as 2016 is our first expansion. Over time we hope to get all high hazard areas in the state with additional funding from a variety of sources."

For a full description about the program and eligibility, Homeowners and Contractors are encouraged to visit their website:

<https://www.earthquakebracebolt.com/>



## About MFC News

MFC News is the e-Newsletter published quarterly by the Editorial team at Myles F. Corcoran Construction Consulting, Inc. (MFC) located in Santa Cruz, California. It is circulated to our colleagues in the construction and construction-related fields. Visit our website [www.mfcbuild.com](http://www.mfcbuild.com) for more information and testimonials.

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