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AB-548 Earthquake Brace and Bolt program. (2019-2020)

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Assembly Bill No. 548

CHAPTER 219

An act to add Section 10089.396 to the Insurance Code, relating to insurance.

[Approved by Governor September 04, 2019. Filed with Secretary of State September 04, 2019.]

LEGISLATIVE COUNSEL'S DIGEST

AB 548, Rodriguez. Earthquake Brace and Bolt program.

Existing law establishes the California Earthquake Authority, administered by the Insurance Commissioner, and authorizes the authority to transact insurance in this state as necessary to, among other things, create and maintain, in collaboration or jointly with subdivisions and programs of local, state, and federal governments and with other national programs, programs and activities that mitigate seismic risks, for the benefit of homeowners and other property owners. Existing law recognizes the existence of the California Residential Mitigation Program (CRMP), a joint powers authority created in 2012 by agreement between the California Earthquake Authority and the Office of Emergency Services. Existing law requires the CRMP to implement a grant program, known as the Earthquake Brace and Bolt program, to award grants to qualifying owners of single-family residential structures that meet specified requirements, including that the structures are located in high-risk earthquake areas.

This bill would require the CRMP, in administering the Earthquake Brace and Bolt program, to provide outreach to low-income households to increase awareness of the Earthquake Brace and Bolt program in communities where the program is offered. The bill would require the CRMP to set aside at least 10% of the funds available each year for the Earthquake Brace and Bolt program to provide supplemental grants to homeowners of low-income households who were selected to receive grants pursuant to the program. Under the bill, the supplemental grant would be awarded on a first-come-first-served basis and would be in an amount as necessary to provide the homeowner with 90% percent of the retrofit costs remaining after payment of the grant awarded pursuant to the Earthquake Brace and Bolt program.

Vote: majority Appropriation: no Fiscal Committee: yes Local Program: no

THE PEOPLE OF THE STATE OF CALIFORNIA DO ENACT AS FOLLOWS:

SECTION 1. Section 10089.396 is added to the Insurance Code, to read:

10089.396. (a) In administering the Earthquake Brace and Bolt program pursuant to Section 10089.395, the California Residential Mitigation Program (CRMP) shall do both of the following:

- (1) Provide outreach to low-income households to increase awareness of the Earthquake Brace and Bolt program in those communities where the program is offered.

(2) Set aside at least 10 percent of the funds available each year for the program pursuant to Section 10089.395 to provide supplemental grants to homeowners in low-income households who were selected to receive grants pursuant to subdivision (c) of Section 10089.395.

(A) A homeowner in a low-income household may apply for a supplemental grant, which shall be awarded on a first-come-first-served basis until the funding set aside for supplemental grants is exhausted.

(B) The supplemental grant shall be in an amount as necessary to provide the homeowner in the low-income household with 90 percent of the retrofit costs remaining after payment of the grant awarded to that homeowner pursuant to subdivision (c) of Section 10089.395.

(C) Any unexpended supplemental grant funding shall be available to provide grants to other eligible applicants on the waiting list.

(b) For purposes of this section, "low-income household" means a household that has an income at or below 80 percent of the median household income in California.