

**Primary Housing Retrofit Funding Sources (Pre-Disaster)**

Funding Source	Description	Administrator	Type	Amount	Retrofit Types	Limitations	Website
California Capital Access Program (CalCAP) Seismic Safety Financing Program	Assists California small businesses and residential property owners with financing the costs for seismic retrofits	California Pollution Control Financing Authority	Loan loss reserve program for lenders	Loans up to \$250,000	Anchoring the structure to the foundation, Bracing cripple walls, Bracing hot water heaters Installing automatic gas shutoff valves Repairing or reinforcing the foundation to improve the integrity of the foundation against seismic damage, Anchoring fuel storage Installing an earthquake-resistant bracing system for mobilehomes	Funds back banks, with no direct contact or outreach to consumers. Note--previous requirement that property be owner occupied has been removed.	<a href="http://www.treasurer.ca.gov/cpca/calcap/seismic/summary.asp">www.treasurer.ca.gov/cpca/calcap/seismic/summary.asp</a>
California Earthquake Brace and Bolt Program	Owners of houses in program ZIP Codes with house characteristics suitable for this type of retrofit in accordance with California Existing Building Code Chapter A3 may be eligible for an incentive payment of up to \$3,000 to help pay costs associated with the seismic retrofit of their houses.	California Earthquake Authority	Grant	up to \$3,000	Brace and Bolt retrofits	Small dollar amount. Only available to owner-occupied properties in an EBB ZIP code Must have a qualifying house (pre-1980, wood-framed, cripple wall) Single family (1-4 units) Random selection process after registration closes	<a href="http://www.earthquakebracebolt.com/">www.earthquakebracebolt.com/</a>
Property Assessed Clean Energy (PACE) programs	Program enables homeowners to install energy efficiency, renewable energy and water-saving improvements to their properties which can be repaid through utility bill over longer term. Under PACE, homeowners may work with one of two County-approved program administrators, CaliforniaFirst and HERO, to finance these home improvements. PACE allows LA County to issue a bond to a lender, which secures funding for the installation of energy and water efficiency, and renewable energy projects that are permanently fixed to the property.	Can be issued by municipal financing districts, state agencies or finance companies	Loans based on property tax assessment	Varies	Broadly applicable to energy efficiency and renewable energy upgrades, as well as seismic retrofits	Multiple challenges based on high interest rates and lack of disclosure of fees and other costs, resulting in homeowner inability to repay. Additional limitations related to "Commercial" or "Residential" PACE. Providers selected and approved to provide funding through multiple County and JAP processes. Amount of uptake and participation has been limited.	In 2015 five Pace Providers (Alliance NRG, California First, OnDemand PACE (Figtree Energy Financing), Ygrene, and E3) became eligible to provide seismic PACE within the City of Los Angeles. <a href="https://www.alliancenrg.com/retail/">https://www.alliancenrg.com/retail/</a> <a href="https://renewfinancial.com/product/californiafirst">https://renewfinancial.com/product/californiafirst</a>
Utility Incentives	Variety of programs from local utilities to support energy and water retrofit measures	Local utilities	Grants, rebates, direct installations	Varies	Energy efficiency, water efficiency, appliance replacement, etc.	Some incentives apply to owner occupied units. Other, such as appliance replacement, may be available to residents.	<a href="http://www.ladwp.com">www.ladwp.com</a> Click on "Save Money" Tab