

# Protect Your Largest Investment

By Linda Pemberton

**M**arch 10, 1933. A magnitude 6.4 earthquake hit Long Beach resulting in extensive damage to poorly designed and unreinforced brick structures and the loss of 120 lives. Legislation and policies were quickly put into place to prevent future building damage. It has been eighty years, yet many buildings are still being retrofitted to withstand earthquake disasters.

According to the Southern California Earthquake Center there is a 67% probability of a magnitude 6.7 or larger earthquake striking the greater Los Angeles area over the next 30 years. Although earthquakes cannot be prevented, the damage they do can be greatly reduced through careful planning and preparedness.

What about insurance? After the 1994 Northridge earthquake, many insurance companies stopped selling insurance in California to cut their losses leaving homeowners with little protection. The state legislature responded and created the California Earthquake Authority (CEA), a state-run insurance pool. Today the options for earthquake insurance are many, yet only 17% of Californians have it. Why is this? Is it our cavalier attitude toward pending disaster or the result of well-thought-out financial decisions?

Wes Harding and Keir Jones, both active members of the Belmont Heights Community Association, provide pertinent advice on seismic upgrades and earthquake insurance to help you reduce your risk and make your own informed decisions.



## Is Your Home **EARTHQUAKE** Safe?

By Wes Harding

**W**hen an earthquake strikes, the structure of a home is put to the test. How well will your home fare? Five seismic upgrades can improve your chances. These range from the simple, do-it-yourself weekend tasks to the more involved projects that may require a skilled contractor, engineer, or architect and the approval of the City's planning department.

**Secure Water Heaters:** Securely strap your water heater to the house. Water heaters that are not strapped can move, tip over, and break water lines and gas lines. The straps should completely loop around and be located within the top and lower 1/3 of a tank style water heater.

**Secure Large Heavy Objects:** Bookcases, large appliances and heavy objects should be secured to the framing and floor of a home with straps, screws and hardware. These things are top heavy and can easily fall over, causing damage or serious bodily injury.

**Install a Gas Shut-Off Valve:** You can install an earthquake actuated shut-off valve at the gas meter. The valves are intended to close in the event of an earthquake to prevent gas flow into a home. They reduce the risk of

fire and explosion due to a damaged gas line. The majority of these valves have an easy manual reset.

**Bolt the Frame of the House:** You should bolt the framing of the home to the foundation. Many homes built prior to 1950 were not bolted to the foundation and can slide off during an earthquake. This upgrade requires anchoring the home's mudsill to the foundation with epoxy, threaded rods and hold-down hardware. This work is typically non-invasive on homes with raised foundations and a crawlspace.

**Strengthen Connections between Walls, Roof and Floor:** You can do this with plywood sheathing. Attach 1/2" plywood to the studs with nails every 4-6 inches and hardware where the wall meets the roof and floor framing. It is the most cost effective way to strengthen walls when a home is under construction or during a remodel because the siding or plaster is removed on one side of the wall. Typically, the home is also insulated and air sealed just prior to adding sheathing.

Photo: Wes Harding



Foundation hardware connecting mudsill to foundation wall.

Photo: Wes Harding



Automatic gas shut off valve.



Keir Jones, Agent  
Insurance Lic#: 0H27745  
www.keirjones.com  
Long Beach, CA 90803  
Bus: 562-433-5573

### Community starts with neighbors who care.

That's what Long Beach is made of.

Keir Jones State Farm has a heritage of helping out in the community. That's why I'm proud to support the Belmont Heights Community Association.

Get to a better State®. Call for a Quote Today: 562-433-5573



State Farm Insurance Co.

# HK

## Holly Kovich & Associates

Your Personal Real Estate Brokerage

562-762-7492

Walk-Ins Welcome

DRE No. 01880553

3645 E. 4<sup>th</sup> St. Suite B. Long Beach, CA 90814



# Do You Have Earthquake Insurance?

By Keir Jones

## Q Where Can I Purchase Earthquake Insurance?

Most residential insurance policies do not cover earthquake damage – a separate earthquake policy is required. Without earthquake insurance to help you cover the costs of repairs and other expenses that come with catastrophic damage, you will pay out-of-pocket to fix your home, to replace your personal property, and to live and eat elsewhere.

The California Earthquake Authority (CEA) is a publicly managed and largely privately funded organization. It provides catastrophic residential earthquake insurance. They offer a range of earthquake insurance options available through participating insurance companies.

## Q How Much Insurance Should I Have?

How much coverage is right for you depends on your individual situation. The following questions may help you decide:

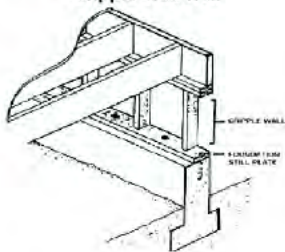
- Can you afford to replace your household belongings if they were destroyed in an earthquake?  
How much would they cost?
- If you had to find temporary housing, how much would you need to pay for these additional living expenses?
- If you own your home, how much equity do you have?  
Can you risk losing that equity if an earthquake damages or destroys your home?

The CEA has an online premium calculator so you can see for yourself what it would cost for insurance. Visit the CEA Web site at [www.earthquakeauthority.com](http://www.earthquakeauthority.com).

## Q Are There Discounts Available from the California Earthquake Authority?

The CEA provides discounts for older homes built prior to 1979. To qualify, homes MUST have cripple stud walls braced with plywood or equivalent, raised foundations, all water heaters secured to building frames, and no unrepaired earthquake damage.

Cripple Stud Wall



*To qualify for a discount on CEA insurance, your home must have cripple stud walls braced with plywood or the equivalent.*

A cripple wall is a short stud wall that extends from the top of the perimeter foundation upward to support the floor joists. In an earthquake, there is potential danger of collapse due to inadequate bracing. These walls can hinge over and collapse during an earthquake. ✦

# Overdue for a remodel?



## We can help.

Kitchens • Bathrooms • Room Additions • HVAC



# HARDING

CONSTRUCTION  
& SUSTAINABLE SOLUTIONS

562-333-6392 • [www.HardingConstruction.biz](http://www.HardingConstruction.biz) • License #895042



*Belmont Shore*

## PHYSICAL THERAPY

- Rehabilitation of Orthopedic conditions
- Chronic swelling of a limb (lymphedema) condition
  - Low-light Laser Therapy (830 Laser)
  - Pre & post surgical rehabilitation
  - Myofascial release techniques

**Dr. Parisa Refaat, DPT, CLT**

Member of American Physical Therapy Association (APTA) and National Lymphedema Network (NLN)

**(562)433-4331**

4028 E. Broadway, Long Beach • [www.belmontshorept.com](http://www.belmontshorept.com)

# B&B HARDWARE

WINDOW & DOOR



387 Redondo Ave Long Beach, CA 90814  
562-438-2669

[www.bnbhardware.com](http://www.bnbhardware.com)