



## Step 4: Minimize Financial Hardship

**Minimize financial hardship by organizing important documents, strengthening your property, and considering insurance.**

Earthquakes may last only seconds but they can shake up our lives for weeks and months to come. You can minimize your financial hardship by organizing important documents, strengthening your property and considering earthquake insurance.

### Organize Important Documents in a “Grab and Go” Bag

You may need to leave your house quickly after an earthquake, if there’s a fire, etc. To help you organize the most important information you will need, begin with designating a “grab-and-go” backpack or bag. Consider what documents you will need if you are away from home for an extended time (such as what you will need as identification, to reach loved ones, to file an insurance claim, etc.) Put all of these important documents in a sealed plastic bag, then place it into your “grab-and-go” bag. Leave your “grab-and-go” somewhere you can get to easily.

Consider what important documents you will need:

- Copies of identification.
  - Copies of insurance cards.
  - List of emergency contact numbers.
  - Photos of belongings in your home.
- (This will help you file an insurance claim)



### Common building problems

Most houses, apartment buildings, or commercial buildings are not as safe as they could be, especially if they are more than 30 years old. While building codes have been improved over time, few building codes require issues with older buildings to be fixed. Still, there are things that you can do to improve the structural integrity of your home or other building. Below are some of the most common issues.

**Inadequate foundations.** Look under your house at your foundation. If the foundation is damaged or built in the “pier and post” style, consult a contractor or engineer about replacing it with a continuous perimeter foundation. Look for bolts, and square washers, in the mudsills (so you see a connection between the base of the home’s wood frame and the poured concrete foundation). They should be no more than 1.8 meters (6 feet) apart in a single story and 1.2 meters (4 feet) apart in a multistory building. [Adding bolts to unsecured houses](#) is one of the most important steps toward earthquake safety. This can be done by a contractor or by someone skilled at home maintenance with proper earthquake retrofit training.

**Unbraced cripple walls.** Homes with a crawl space should have panels of plywood connecting the studs of the short “cripple” walls (see figure). You or a contractor can strengthen the cripple walls relatively inexpensively.

**Soft first stories.** Look for larger openings in the lower floor, such as a garage door or a hillside house built on stilts. Consult a professional to determine if your building is adequately braced.

**Unreinforced masonry.** All masonry (brick or block walls) should be reinforced. Some communities have a program for retrofitting buildings made of unreinforced masonry. If your house has masonry as a structural element consult a structural engineer to find what can be done. Inadequately braced chimneys are a more common problem. Consult a professional to determine if your chimney is safe.

