



2025 CALIFORNIA SOFT-STORY RETROFIT GUIDE FOR APARTMENT BUILDING OWNERS

A Practical Resource for Complying with Local Ordinances and Reducing Earthquake Risk

OVERVIEW

If your apartment building has tuck-under parking, an open ground floor, or was built before modern seismic codes, it may be subject to mandatory retrofit requirements in California. Even if not required yet, retrofitting brings important benefits — protecting lives, lowering liability, reducing insurance costs, and maintaining property value.

This guide summarizes the latest (2024–2025) regulations, deadlines, financial assistance programs, and seismic risk data to help you plan and budget for seismic retrofitting.

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SOFT-STORY ORDINANCES BY CITY

LOS ANGELES

- Applies to pre-1978 soft-story apartments
- Compliance deadlines run through 2025
- Over 8,800 retrofits completed so far
- [Los Angeles Soft-Story Retrofit Program](#)

SAN FRANCISCO

- Applies to pre-1978 wood-frame apartments with 5+ units
- Final retrofit deadline passed (2021), enforcement ongoing
- [San Francisco Soft-Story Retrofit Program](#)



OAKLAND

- Applies to pre-1991 soft-story buildings with 5+ units
- Deadlines run through 2025 (by Tier)
- [Oakland Soft-Story Retrofit Program](#)

BERKELEY

- Program complete — all identified soft-story buildings retrofitted
- [Berkeley Mandatory Earthquake Retrofit Programs](#)

SANTA MONICA

- Applies to soft-story, non-ductile concrete, and steel moment frame
- Soft-story retrofits due by 2026
- [Santa Monica Seismic Retrofit Program](#)

OTHER NOTABLE CITIES (WITH ACTIVE OR PLANNED ORDINANCES)

- West Hollywood, Beverly Hills, Pasadena, Fremont, Alameda, Mill Valley
- San Jose preparing an ordinance (2027–2028 screening, 2030s retrofits)

RETROFIT DEADLINES AND COMPLIANCE REQUIREMENTS

Typical ordinance requirements:

- Submit engineering evaluation within 1–2 years of notice
- Obtain permits within 3.5 years
- Complete retrofit within 7–9 years (depending on city)

Non-compliance may result in:

- Fines and code enforcement
- Loss of certificate of occupancy
- Difficulty selling or refinancing the property

Always check with your city's building department for your building's deadlines.



FINANCING AND INCENTIVE PROGRAMS

GRANTS AND SUBSIDIES

- [California Multifamily Seismic Retrofit Grant Program](#)
- [FEMA Grants via Cities like Santa Monica](#)

LOW-INTEREST LOANS

- [Property Assessed Clean Energy \(PACE\) Financing](#)
- [CalCAP Seismic Safety Loans](#)
- [Private Lenders and CDFIs](#)

COST RECOVERY/RENT PASSTHROUGH PROGRAMS

- [Los Angeles: Up to 50% of Retrofit Costs Passed Through to Tenants](#)
- [San Francisco: 100% Pass-Through with Annual Limits](#)
- [Berkeley: Transfer Tax Rebate](#)
- [Santa Monica: Fee Waivers and Expedited Permitting](#)

INSURANCE DISCOUNTS

- Retrofitted buildings often receive lower earthquake insurance premiums
- Reducing PML can result in significant annual savings

SEISMIC RISK AND EARTHQUAKE PROBABILITY (2024–2025)

- California faces a >99% chance of a M6.7+ earthquake in the next 30 years
[California Earthquake Probability Map](#)
- Northern California (Bay Area): 72% chance of a major quake by 2043
[UCERF3: The Long-Term Earthquake Forecast for California](#)
- “The Big One” (M7.8+ on San Andreas) has ~20–30% chance in next few decades
[USGS Earthquake FAQs](#)

A soft-story building that isn't retrofitted has a high risk of collapse in these scenarios.



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RESOURCES FOR PLANNING YOUR RETROFIT

ENGINEERING AND TECHNICAL GUIDANCE

- [SEAONC and SEAOSC Design Guides](#)
- [California Existing Building Code \(Chapter A4\)](#)

FUNDING PROGRAM PORTALS

- [California Earthquake Authority \(Insurance + Grant Programs\)](#)
- [California State Treasurer \(PACE + CalCAP Loan Programs\)](#)
- [City Retrofit Grant Programs \(Santa Monica, Berkeley, Others\)](#)

SEISMIC HAZARD AND RISK MAPS

- [USGS Earthquake Hazard Maps](#)
- [CGS MyHazards Tool](#)

PARTNER WITH EXPERTS IN STRUCTURAL REPAIRS

Soft-story retrofits are essential for maintaining building safety, compliance, and long-term performance. Ensuring repairs are properly assessed, designed, and implemented requires expertise in engineering and construction best practices.

At **Saunders Seismic**, we specialize in seismic retrofitting, structural repairs, and commercial building reinforcements, serving industrial, commercial, and multi-family properties. Our experienced team works with engineers, property owners, and facility managers to deliver tailored repair solutions that meet the latest building codes and safety standards.

Saunders Seismic proudly serves apartment, commercial, and industrial property owners across California, Oregon, Washington, Nevada, and Utah. For expert guidance on soft-story apartment retrofits and repairs, [contact Saunders Seismic today.](#)