

Palacios Construction Adds Grant-Program Seismic Retrofit Services for Older Monterey County Homes

State-funded earthquake retrofit grants help owners of pre-1980 and soft-story homes reinforce foundations, cripple walls, and garage-level framing.

MONTEREY, CA, UNITED STATES, October 6, 2026 /EINPresswire.com/ -- Palacios Construction, a [licensed residential general contractor based in Monterey](#),

“

Most homeowners we talk with know their house is older, but they aren't sure what that means structurally or how the grant process works”

Christian Palacios

has completed training and certification for all three federally funded seismic retrofit grant programs administered by the State of California. The company is now listed in the official contractor directories homeowners use once they are accepted into a program. It is offering [seismic retrofit services](#) to Monterey County homeowners whose houses were built before modern seismic codes took effect, alongside its existing remodeling, home addition, and accessory dwelling unit

work.

The announcement comes as interest in home resilience continues to grow across California. Many homeowners are choosing to stay in and improve their current homes rather than move. A significant share of the housing stock on the Monterey Peninsula and throughout the county was built decades ago. Homes constructed before 1980 generally predate modern seismic standards. This can leave the connection between a wood frame and its concrete foundation vulnerable during strong ground shaking, along with short cripple walls and ground-floor garages.

What Seismic Retrofitting Involves

Seismic retrofitting is a targeted set of structural upgrades designed to reduce damage and displacement after an earthquake. Depending on how a home was built, the work may include:

- Foundation bolting, which secures the home's wood frame directly to its concrete foundation to help prevent it from sliding off its base
- Cripple wall bracing, which reinforces the short wood-framed walls between the foundation

and first floor with structural plywood to reduce racking and collapse

- Soft-story reinforcement, which strengthens the ground level of homes with living space above a garage or carport using established engineering standards
- Water heater bracing, which is required as part of every grant-funded retrofit and documented with before-and-after photos

How the Grant Programs Work

California funds grant programs that can cover much or all of the cost of a qualifying retrofit. Grants are paid after the work is completed and approved, and no repayment is required.

The most widely available program serves owner-occupied, single-family wood-frame homes built before 1980 with a raised foundation and cripple walls. It provides a base grant of up to \$3,000. Income-eligible households in Northern California can receive up to \$7,000 more in supplemental funding.

A second program serves owner-occupied homes built before 2000 with living space directly above a garage or carport. It provides up to \$13,000, or up to 75 percent of the total retrofit cost. This program requires engineered plans and a federal review before construction can begin.

A third program serves multi-unit buildings of five to 10 units with tuck-under parking. It applies only in cities that have adopted a mandatory soft-story ordinance. Monterey County cities are not currently on that eligible list, but Palacios Construction holds the certification in case a qualifying ordinance is adopted locally.

Homeowners register during periodic open enrollment windows and are selected at random. Once accepted, the process follows strict deadlines:

- 12 weeks to complete pre-retrofit steps
- Up to 10 weeks for federal review on soft-story projects
- Six months to finish construction

Starting work early or missing a deadline can disqualify the grant.



Palacios Construction manages each step of that process for homeowners, including:

- Confirming eligibility before registration
- An on-site assessment of the crawlspace, foundation, framing, and garage to define scope and the applicable code standard
- Preparing a program-compliant bid and pulling the building permit with the correct code reference
- Taking and uploading required pre-retrofit and post-retrofit photos
- Completing the retrofit, coordinating the final building inspection, and submitting the itemized invoice and payment authorization paperwork

After the Retrofit: Earthquake Insurance Documentation

A completed retrofit can also affect a homeowner's earthquake insurance. Policies written through California's statewide earthquake insurance program offer a premium discount once a qualifying retrofit has been verified. That verification depends on paperwork: a verification form signed by a licensed general contractor or a civil or structural engineer, or the verification number issued through the grant program. Homeowners who keep the approved final inspection record from their building permit together with their retrofit documentation are better positioned to request the discount without delays. A detailed explanation of what insurers ask for, and how to assemble it, is available in Palacios Construction's guide to [seismic retrofit insurer verification paperwork](#).

"Most homeowners we talk with know their house is older, but they aren't sure what that means structurally or how the grant process works," said Christian Palacios, owner of Palacios Construction. "Our job is to look at the house, explain what the work involves, and keep the paperwork and deadlines on track so the project qualifies."

Part of a Broader Residential Practice

Seismic retrofitting fits within the company's existing residential work across Monterey County. Palacios Construction provides:

- Kitchen remodeling
- Bathroom remodeling
- Full home remodels and whole-house renovations
- Home additions
- Accessory dwelling unit (ADU) and junior accessory dwelling unit (JADU) construction
- Outdoor living structures, including decks, patios, and pergolas

Because many of these projects take place in older homes, structural conditions often come up during planning. Homeowners considering a kitchen or bathroom remodel, a home addition, or a garage conversion may decide to address foundation or framing work at the same time. This is

especially practical when a crew is already on site and a permit is already in process. Reviewing seismic conditions during the planning phase helps homeowners make informed decisions about scope and sequencing before construction begins.

The company's approach to remodeling projects centers on preconstruction planning, hands-on project management, and clear budgeting practices. Proposals use realistic allowances, and each finish is assigned a clearly explained dollar amount, so homeowners understand what is budgeted from the start. As the licensed contractor of record, the company handles permits, inspections, and scheduling.

Broader Context

Across California, homeowners are paying closer attention to how well their homes will hold up over time, whether that means energy efficiency, accessibility, or structural resilience.

Remodeling costs have risen steadily in recent years, driven largely by labor. Many homeowners are looking for improvements that address long-term safety alongside day-to-day function.

Earthquake preparedness remains a statewide concern, with long-term forecasts indicating a high likelihood of a major earthquake in California in the coming decades. For owners of older homes, state-funded grant programs have made structural reinforcement more accessible than in the past. The programs' documentation requirements and deadlines also mean homeowners benefit from working with a licensed contractor who knows the process and is listed in the program directories.

Homeowners in Monterey, Pacific Grove, Carmel-by-the-Sea, Pebble Beach, Marina, Seaside, Salinas, and surrounding Monterey County communities can contact Palacios Construction to:

- Discuss eligibility
- Schedule an on-site assessment
- Plan seismic work alongside a remodel or addition

For more information, learn more about seismic retrofit services [here](#), or contact christian@palaciosconstructionca.com.

Contact Information

Palacios Construction

Phone: 831-220-3334

Email: christian@palaciosconstructionca.com

Website: palaciosconstructionca.com

Address: 222 Ramona Ave, Unit 5, Monterey, CA 93940

About Palacios Construction

Palacios Construction is a licensed residential general contractor based in Monterey, California. It provides kitchen and bathroom remodeling, full home remodels, home additions, ADUs and

JADUs, outdoor living structures, and seismic retrofits throughout Monterey County. CA License #1071780 B.

Estevan Palacios
Palacios Construction
+ +1 831-220-3334

Visit us on social media:

[LinkedIn](#)

[Instagram](#)

[Facebook](#)

[YouTube](#)

[Other](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/946750867>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.