

## REAL ESTATE

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The Real Estate and Home Guide sections in the Sunday editions are produced by Sentinel Media Services, a content provider, specifically for The Chronicle.

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## SOUND OFF

# What can people do to prepare their home for an earthquake?



**A:** There are things folks can do to prepare their living spaces for an earthquake. Peter Butler with Jumpstart Insurance suggests:

Move tall, heavy furniture from the areas where people sleep, sit, or spend lots of time.

Fasten the heavy furniture to two or more studs of your wall by using earthquake straps.

Move heavy items on shelves closer to the ground.

Move tables and chairs away from large glass windows or decrease the risk of shattering by adding protective plastic window film.

Store glassware inside closed secured cabinets.

For open shelves, add a lip edge to the shelf or secure the objects with Velcro.

You'll also want to make sure that your water heater is properly strapped to the wall with two metal braces to resist falling. You should also know the location of your gas shut off valve and how to turn it off.

If you've got an older home, you may want to consider seismic upgrades to your foundation. This typically involves foundation bolting and cripple wall bracing. While your home may have anchor bolts to secure structure to the foundation, today's standards likely require a larger number of anchor bolts. You should consider hiring a licensed engineer to perform an inspection of your home to identify weaknesses in the structure that would warrant seismic upgrades.

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**A:** When buying a home, and estimating what the costs will be to do necessary repair work, upgrades, etc., it is important to include the expense of work needed to prepare the house for a significant earthquake. Bay Area residents have been warned repeatedly of the probability of a significant, impending quake. At some point, one will come.

Earthquake retrofitting should be an important priority in your budget. Standard retrofitting includes installing shear wall panels (plywood) at specified intervals in the crawl space under the house. This important improvement helps the house resist the lateral forces that are inherent in an earthquake.

Bolting the frame of the house to the foundation and bracing its structural beams add important additional strength.

Chimney bracing, especially for older, brick chimneys, is a wise investment, helping to prevent it from toppling over in a quake.

Inside your house, securing larger pieces of furniture to the walls and ensuring that cabinets have a locking mechanism to prevent their contents from falling out in the event of a quake are both important. Consider installing an automatic gas shut-off valve, which will turn off the gas in the house when an earthquake hits.

Proper earthquake preparation is not inexpensive but the dollars will be well worth the investment.

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**A:** Earthquakes can happen at any-time and anywhere. They occur without notice, and although they cannot be predicted, there are some things to help prepare.

Retrofitting is a popular choice, as the process creates an earthquake-ready home with structural support and safety features. Homeowners typically bring in professionals to complete the necessary tasks, especially when it comes to reinforcing the foundation. Braces may be added, improving the strength all around.

There are also things homeowners can do themselves, such as bracing water heaters, gas appliances, bookcases and wall units to wall studs. Mounting large electronics using high strength hardware and/or grip fasteners and security straps are also ways to keep large electronics secure. And lastly, latching cabinets and drawers, and installing automatic shutoff valves for utility lines, can mitigate some of the damage that can occur during an earthquake.

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## Average long-term mortgage rates inch back up this week

By Matt Ott  
AP BUSINESS WRITER

The average long-term U.S. mortgage rate ticked up slightly this week after four weeks of declines, a possible sign of stability that could draw in home shoppers with spring buying season weeks away.

Mortgage buyer Freddie Mac reported Thursday that the average on the benchmark 30-year rate inched up to 6.12% this week from 6.09% last week. The average rate a year ago was 3.69%.

The average long-term rate reached a two-decade high of 7.08% in the fall as the Federal Reserve continued to raise its key lending rate in a bid to cool the economy and bring down stubborn, four-decade high inflation.

At its first meeting of 2023 last week, the Fed raised its benchmark lend-

ing rate by a quarter point, its eighth increase in less than a year. That pushed the central bank's key rate to a range of 4.5% to 4.75%, its highest level in 15 years.

While acknowledging that some measures of inflation have eased, Fed Chair Jerome Powell appeared to suggest last week that he foresees two additional quarter-point rate hikes this year.

Though those rate hikes do impact borrowing rates across the board for businesses and families, rates on 30-year mortgages usually track the moves in the 10-year Treasury yield, which lenders use as a guide to pricing loans. Investors' expectations for future inflation, global demand for U.S. Treasuries and what the Federal Reserve does with interest rates can also influence the cost of borrowing for a home.

### WANT TO CONTRIBUTE TO ASK A REALTOR?

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