

Reply to: 3415 Brookside Road, Suite 200
Stockton, CA 95219
(209) 299-6170

May 15, 2023

TO: Members of The Santa Clara Redwoods Homeowners Association

Re: Replacement of Zinsco/Sylvania Electrical SubPanels
IMMEDIATE ATTENTION REQUIRED

Dear Members:

We represent The Santa Clara Redwoods Homeowners Association (“Association”). The purpose of this letter is to notify you that the Association’s insurance carrier, Community Association Underwriters (“CAU”), is refusing to renew the Association’s insurance policy unless all of the Lots that have Zinsco/Sylvania electrical subpanels are removed and replaced. The insurance carrier and other professionals determined that these subpanels are a fire hazard because they can fail to operate properly and can cause fires and/or electrical shock. Enclosed with this letter is a letter regarding non-renewal of the insurance policy and what must be done for CAU to issue a new insurance policy to the Association.

CAU is not the only carrier refusing to issue coverage for associations that have Zinsco/Sylvania subpanels. This is an industry-wide situation. None of the California admitted carriers will insure the Association as long as the Zinsco subpanels remain. If the Zinsco/Sylvania subpanels are not replaced, the Association will not be able to obtain insurance from CAU or any other California admitted carrier. The Association will have to obtain insurance from a non-admitted carrier which means the insurance premium will increase dramatically (by 100% to 150%).

According to Exhibit “A” to the Association’s CC&Rs, owners are responsible for the maintenance repair and replacement of electrical panels and circuit breakers for their Residence/Lot. The Association has contracted with Willow Glen Electric, licensed and insured electricians, to survey the existing electrical subpanels to determine which need to be replaced. Willow Glen Electric will be performing survey inspections June 20, 2023 through June 22, 2023. A make-up inspection is scheduled for June 27, 2023, if unforeseen circumstances prevent your inspection from proceeding. The inspections will take place between 4 p.m. and 7 p.m. The detailed schedule of survey inspections is enclosed.

For those that need to be replaced, Willow Glen has provided a preliminary estimate of \$2,450 for a like-for-like replacement of the electrical subpanel. This includes removal and replacement, permit fees, and electric load calculation. Willow Glen Electric has offered to perform the work for any Owner who wants them to perform the work. Willow Glen Electric is offering a bulk discount of 10% to 25% based upon the number of Owners who elect to have Willow Glen Electric perform the work. Willow Glen Electric has also indicated that they will offer financing options.

If your Lot has a Zinsco subpanel, it must be replaced no later than August 15, 2023.

Willow Glen is willing to contract with each of you directly to remove and replace the subpanels. Alternatively, you can hire your own licensed and insured electrician. The City of Santa Clara requires a permit for electrical subpanel replacement.

If you choose to hire your own licensed and insured electrician, you must send confirmation of removal of the Zinsco/Sylvania subpanel and replacement with a new subpanel made by a different manufacturer, to the Association's community manager, Sam Sandy at ssandy@manorinc.com by no later than August 15, 2023.

If you have a Zinsco/Sylvania subpanel on your Lot and you do not remove and replace it, the Association's CC&Rs allow the Association to hire a contractor to replace the subpanel. You will be responsible for reimbursing the Association for all costs incurred in replacing the subpanel as well as 12% interest per year, until the amount is paid (see Article 3, Section 3.13 and Article 15, Section 15.3(c) of the Association's CC&Rs).

Please understand the Association's Board of Directors has no control over what the insurance carriers will accept. The Board has no choice but to require removal of the Zinsco/Sylvania subpanels in order to obtain insurance, protect the property, the safety of the residents and your investment. Your anticipated cooperation is greatly appreciated.

Very truly yours,



Megan Hall, Esq.
ADAMS | STIRLING
Professional Law Corporation

Encl.

cc: Board of Directors, The Santa Clara Redwoods Homeowners

IMPORTANT NOTICE

TO: RESIDENTS OF SANTA CLARA REDWOODS RE: ELECTRICAL SUBPANEL INSPECTION

Willow Glen Electric will be onsite within each unit to perform a 15–20-minute inspection completing the following tasks: • Inspect and photograph electrical panels in each unit • Verify bonding at the water shut-off and hot water heater • Verify electrical panel grounding.

It is important that we have your cooperation in providing access to your residential unit for the duration of the scheduled service period.

SCHEDULE

Tuesday, June 20th, 2023 (4:00-7:00 PM)

0550 - 0572 Los Olivos Drive - ALL UNITS
0574 - 0580 Laurie Jo Lane - ALL UNITS
2421 - 2437 Michele Jean Way - ALL UNITS
2430 - 2436 Michele Jean Way - ALL UNITS
2439 - 2451 Michele Jean Way - ALL UNITS
2442 - 2450 Michele Jean Way - ALL UNITS
2401 - 2413 Rebecca Lynn Way - ALL UNITS

Wednesday, June 21st, 2023 (4:00-7:00 PM)

2453 - 2467 Michele Jean Way - ALL UNITS
2454 - 2464 Michele Jean Way - ALL UNITS
2469 - 2479 Michele Jean Way - ALL UNITS
2415 - 2459 Rebecca Lynn Way - ALL UNITS
2450 - 2456 Rebecca Lynn Way - ALL UNITS

Thursday, June 22nd, 2023 (4:00-7:00 PM)

2468 - 2476 Michele Jean Way - ALL UNITS
2461 - 2487 Rebecca Lynn Way - ALL UNITS
2458 - 2468 Rebecca Lynn Way - ALL UNITS
0581 - 0605 Valeri Ruth Court - ALL UNITS
0582 - 0606 Valeri Ruth Court - ALL UNITS

Tuesday, June 27th, 2023 (4:00-5:00 PM)

Make-Up Inspection - Only for missed Units due to an emergency/unforeseen circumstance.

The inspection schedule is designed to minimize the time on site and inconvenience to you, the individual owner/residents. We ask that you be present when the inspectors are at your building.

In the event you decide to make arrangements with a neighbor to provide access to your residential unit, please leave a note on your front door advising Willow Glen Electric personnel as to whom to contact.

If you have any questions, please contact Manor Association at (650) 637-1616.

Thank you for your cooperation.

Trusted San Jose Electricians

With over 30 years of industry-leading electrical experience, our team at [Willow Glen Electric](#) has helped countless homes and businesses find safe, efficient, and durable electric solutions. Our San Jose based offers a full range of Residential & Commercial electrical services. No project is too big or small for our licensed professionals!

At Willow Glen Electric, we treat everyone as we want to be treated: Ethically with honesty, courtesy, and respect. respect.



Residential & Commercial Electrical Services Offered

- Service & Sub-Panel Upgrades
- Electric Vehicle Charging Stations
- Custom LED Lighting
- Troubleshooting
- Small Jobs & Repairs
- Lighting Installations
- Hot Tub Electrical
- Whole House Re-device & Re-wire
- AFCI & GFCI Surge Protection
- Electrical Repairs
- Fan Installation
- Security Lighting
- Home Energy Storage Systems
- Landscape Lighting

Project Financing Available Upon Request



Risk Management Recommendations

During our recent risk management inspection, original Zinsco/Sylvania circuit breakers were seen to be still be in use. Retain a licensed and insured electrician to replace all active Zinsco/Sylvania circuit breakers. Electrical systems over 30 years of age may contain, obsolete wiring, panels or other hazardous conditions that require upgrading or replacement to meet current electric code requirements and minimize fire or electrical shock hazards.

FAILURE TO COMPLY WILL AFFECT FUTURE INSURABILITY



6. Electric - Electrical Panel Box (Door Open)

Response for Underwriting Requirements due by: 2-15-2023

Signature _____ Title _____ Date _____

Inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not: make safety inspections or undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public, warrant that conditions are safe or healthful or warrant that conditions comply with laws, regulations, codes or standards. There is no intended implication that all conditions or operations were observed at the time of the survey.