

URGENT ACTION REQUIRED: Electrical Panel Safety Issue at Woodside Commons

Date: 11/04/2025

From: Woodside Commons HOA Board of Directors

Critical Safety Issue - Immediate Action Required

Dear Woodside Commons Homeowners,

We need your immediate attention and cooperation regarding a serious safety matter affecting our entire community.

What's Happening

Our insurance company has discovered that Woodside Commons has certain defective electrical panels, which are known to have dangerous defects that can cause overheating and fires. As a result:

- **Our insurance MAY not be renewed** due to this fire hazard
- **Insurance renewal costs are expected to increase threefold** if we keep the defective panels
- **All defective panels must be replaced immediately** for safety and insurance compliance
- **We cannot delay** - this affects every unit and our ability to maintain insurance coverage

How We're Taking Action NOW

The HOA Board is moving quickly to address this emergency:

✓ ALREADY COMPLETED:

- Contacted electrical contractors and are actively obtaining quotes for all necessary main and sub panel replacements
- Researching backup insurance options through specialty carriers
- Coordinating with other HOAs who have successfully completed similar replacements

✓ IN PROGRESS NOW:

- Securing temporary insurance coverage at higher rates to maintain protection
- Preparing for immediate project launch once quotes are finalized

✓ MOVING FORWARD RAPIDLY:

- Reviewing contractor quotes and finalizing project scope
- Fast-tracking the entire replacement process to restore normal insurance rates

Your Immediate Action Required

ALL UNIT OWNERS MUST PARTICIPATE:

This is a mandatory safety project for the entire community. We are replacing all necessary electrical panels as a complex to ensure the hazardous panels are replaced quickly and efficiently.

1. **Be ready for Board contact** - we're trying to identify which subpanels need replacement. We will be requesting a picture of your subpanel, or access to the unit so we can determine if yours needs replacement
2. **Be ready for contractor contact** - we're finalizing quotes and will schedule unit inspections immediately
3. **Be available for scheduling** - inspections and replacements are mandatory for all affected units
4. **Prepare for access** - contractors will need entry to your unit for inspection and panel replacement

Cost Breakdown:

- **Special Assessment:** The HOA Board has deemed it necessary to impose a special assessment to cover the unforeseen costs associated with replacing the electrical panels. **The estimated special assessment is approximately \$3,500 to \$6,000 per unit**, with the amount varying depending on whether an individual unit requires its subpanel to be replaced.
- **Community-wide approach** - completing all replacements together ensures the fastest completion and return to normal insurance rates

Why Speed Matters

- **Every day we wait:** Insurance costs remain high for the entire community
- **Safety first:** These panels are a documented fire hazard
- **Group savings:** Bulk pricing is only available when most units participate together
- **Return to normal:** Once completed, we can get back to standard, affordable insurance rates

We're Making This As Easy As Possible

- **Single contractor coordination** - no need to shop around individually
- **Bulk scheduling** - coordinated power shutoffs and installations
- **Board oversight** - we're managing the entire process
- **Group pricing** - significant savings compared to individual replacements

What Happens Next

This Week:

- Finalize contractor selection and project pricing
- Launch unit-by-unit inspections and scheduling
- Board will approve and announce final project timeline

Next 2-3 Weeks:

- Begin replacement installations based on finalized quotes
- Complete all inspections and coordinate installations
- Coordinate all power shutoffs with PG&E

Target Completion:

- **Goal: 8-12 weeks** for subpanels project completion
 - 12-20 months for main panel project completion
- **Return to normal insurance rates** immediately upon completion

Questions or Concerns?

We're here to help and answer questions:

- HOA Board: woodsidecommonshoa@gmail.com
- Our insurance agent is available to explain the process and answer technical insurance questions

The Bottom Line

This is a serious safety issue that we're handling aggressively and efficiently. By working together as a community and moving quickly, we will:

- ✓ **Eliminate the fire safety risk**
- ✓ **Keep replacement costs as low as possible**
- ✓ **Restore normal insurance coverage quickly**
- ✓ **Protect our property values and community**

Your participation in the group replacement is essential for everyone's benefit.

We appreciate your understanding and prompt cooperation in resolving this critical issue.

The Woodside Commons HOA Board is committed to getting this done FAST.

Sincerely,

The Woodside Commons HOA Board of Directors

NEXT STEPS: We will contact you within days to request pictures of your unit's subpanel.