



The Echo Club at Oakmont

TECO

March 18, 2026



The Echo Club at Oakmont (TECO) Leadership Team

**Thank you to the Oakmont Villages Association &
Oakmont leadership team!**

Debbie Kiddoo, LOMAA Board President

Jerry Gladstone, OVA-LOMAA Liaison

Christel Antone, OVA General Manager

Peggy Cummins, LOMAA Board Treasurer

John MacInnis, LOMAA Board Member

Premier Sponsors



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Food & Beverage Sponsor





Navigating the Property Insurance Market

Presented by:

Rachel Adams | George Petersen Insurance Agency

Your Dated Electrical Panel

Presented by:

Juan Jimenez | J&K Electric

Bill Mann | Western Construction Consultants Association





George Petersen Insurance Agency

LOMAA

Navigating the Property Insurance Market

3/18/2026

Rachel Adams, CIC

Vice President/Principal

Direct: 707.525.4186

radams@gpins.com

www.gpins.com

CA DOL License: 0C78413

Key Areas of Discussion

- Risk meter / wildfire risk scoring.
- Non-Renewal Case Study
- Zinsco Electrical Panels / Insurance Impact.
- New CA FAIR Plan Wildfire Hardening Discounts.
- Open forum / Q&A.

Risk Meter

- Risk Meter – A tool that helps insurance underwriters assess the exposure of a specific property or geographic area.
- A wildfire risk score assesses the likelihood of a property being damaged by a wildfire. Factors that affect the score include the amount of vegetation, the topography, and the history of fires in the area. Insurance companies use various vendors to calculate these scores, and the scoring scales can vary from 1–10 to 1–100. A higher score indicates a higher risk of wildfire damage.

Risk Meter

- Wildfire Risk Score “Low” = Brush Score between 0-50 – **Green Zone.**
 - Wildfire Risk Score “Moderate” = Brush Score between 51-60 – **Yellow Zone.**
 - Wildfire Risk Score “High” = Brush Score between 61-80 – **Orange Zone.**
 - Wildfire Risk Score “Extreme” = Brush Score between 81-100 – **Red Zone.**
-
- **Proximity to Ember Sources:**
 - Distance from areas that can generate wind-blown embers.
-
- **Vegetation and Terrain:**
 - Presence of combustible vegetation and terrain characteristics.
-
- **Historical Fire Activity:**
 - Past wildfire occurrences in the vicinity.

Risk Meter Score

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

6470 MEADOWRIDGE DR SANTA ROSA, CA 95409-5816

LOCATION ACCURACY: Excellent LATITUDE: 38.446119 LONGITUDE: -122.612729 MATCH CODE: A0000 SOURCE: PxPoint CENSUS BLOCK ID: 060971516011001

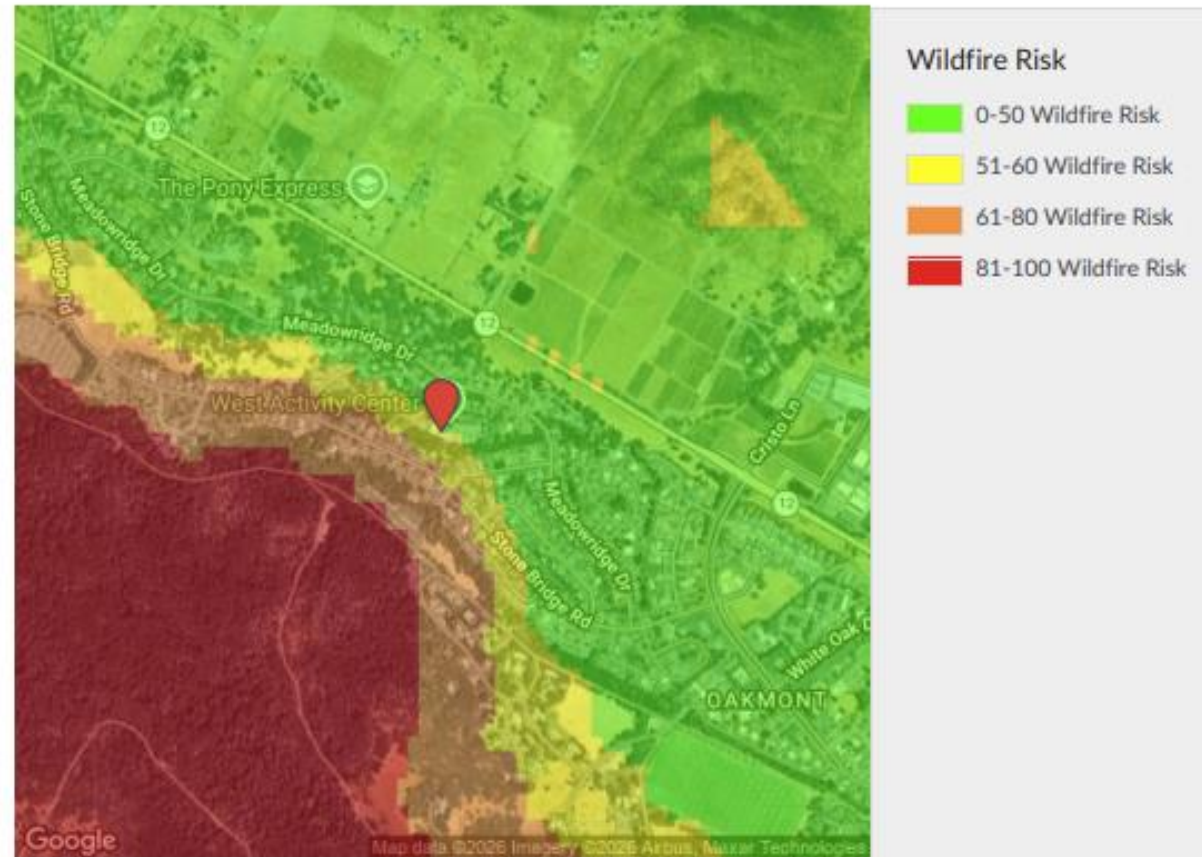
Wildfire Risk Score

Wildfire Risk Score: **54**

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	965	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	21,886
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
AVERAGE DAYS OF HIGH WIND	2	FIREBREAK DISTANCE WILDLAND FEET	1,220
NUMBER OF PAST FIRES	4	HAS RECENTLY BURNED	No

Risk Meter

Wildfire Risk Score Report - CONFIDENTIAL - FOR INSURER ONLY



Risk Meter

Wildfire Risk Score Report – FOR INSURED

6470 MEADOWRIDGE DR SANTA ROSA, CA 95409-5816

LOCATION ACCURACY: 📍 Excellent LATITUDE: 38.446119 LONGITUDE: -122.612729 MATCH CODE: A0000 SOURCE: PxPoint CENSUS BLOCK ID: 060971516011001

Score Range 1-100 (1-50 Low, 51-60 Moderate, 61-80 High, 81-100 Extreme)

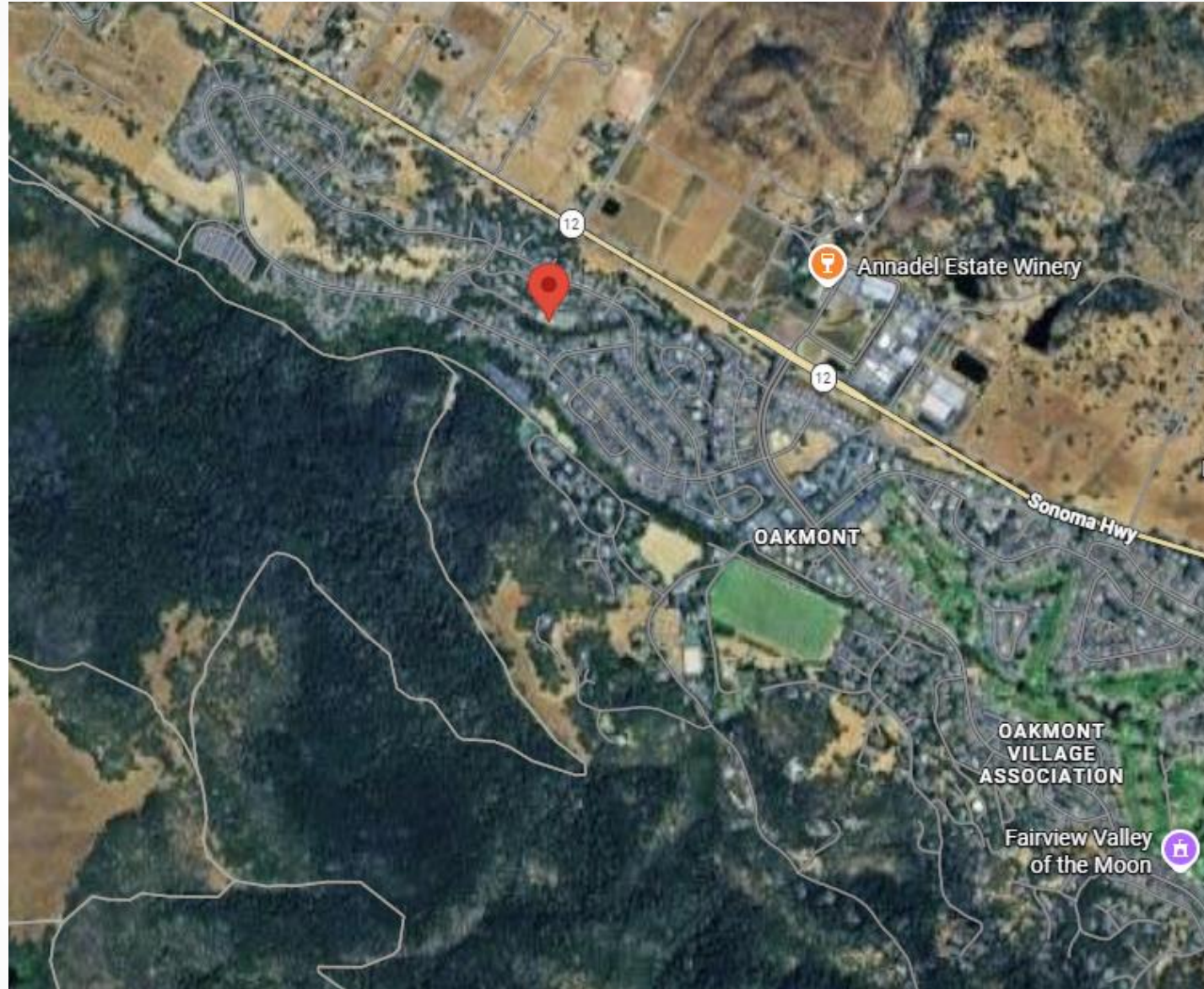
Wildfire Risk Score: **54**

Factors Affecting the Risk Score

Fuel	The wildfire fuel on your property is considered low and does not pose a significant threat for wildfire
Drought	The drought conditions over the past 5 years are contributing to the wildfire threat at a high level at your location
Wind	The wind conditions in the areas that encompass your property over the last 5 years are contributing to the wildfire threat at a low level.
Slope	The slope associated with your property is not a factor in the wildfire threat.
Aspect	The aspect associated with your property is a factor in the wildfire threat.
Distance to High or Very High Fuels	Wildfire fuels are in relatively close proximity to your location. As the distance to higher hazard wildfire fuel decreases, the threat of embers increases.
Distance to Wildland	The distance from your property to surrounding large open areas that are not developed poses moderate wildfire threat.
Firebreak + Category	The density of the structures in the area surrounding your property is high and is not a factor in the wildfire threat to this property.



Brush Exposure - Aerial View



Case Study – Non-Renewal

- Single Family Dwelling.
- Location: Town & Country /Proctor Terrace section of Santa Rosa.
- Brush Score = 47.
- Total insurance values exposed: \$1,800,000.

Non-Renewal / Adverse Inspection



Brush



Risk Meter Score

Wildfire Risk Score Report – CONFIDENTIAL – FOR INSURER ONLY

1500 PARSONS DR SANTA ROSA, CA 95404-3057

LOCATION ACCURACY: Excellent LATITUDE: 38.455052 LONGITUDE: -122.700630 MATCH CODE: A0000 SOURCE: PxPoint CENSUS BLOCK ID: 060971523002018

Wildfire Risk Score

Wildfire Risk Score: 47

RISK DESCRIPTION	Urban	BRUSHFIRE RISK LEVEL	1
BRUSHFIRE DISTANCE TO HIGH RISK FEET	1,245	BRUSHFIRE DISTANCE TO VERY HIGH RISK FEET	21,873
WILDFIRE PREBURN SCORE	N/A	BRUSHFIRE PREBURN RISK DESCRIPTION	N/A
PREBURN DISTANCE TO HIGH RISK FEET	N/A	PREBURN DISTANCE TO VERY HIGH RISK FEET	N/A
FIREBREAK LAND USE DENSITY CLASS	High Density Residential	FIREBREAK LAND USE DENSITY LEVEL	2
AVERAGE DAYS OF HIGH WIND	2	FIREBREAK DISTANCE WILDLAND FEET	12,471
NUMBER OF PAST FIRES	4	HAS RECENTLY BURNED	No

Risk Meter Score

Wildfire Risk Score Report - CONFIDENTIAL - FOR INSURER ONLY



Insurance Mandated Compliance

- “Trees on the property up to a distance of 100 feet (or to the property line if less than 100 feet) need to be limbed (limbs removed) to a minimum height of 6 feet from the ground.
- Create a minimum of 10 feet of spacing (branch to branch) between trees on the property out to a distance of 100 feet (or to the property line if less than 100 feet).
- Remove branches that hang over the roof of any structure, also prune dead tree limbs back to a minimum of 10 feet from the chimney.
- Remove or trim back trees and branches that touch any structure.
- Remove or trim down plants and trees growing near windows.
- Bushes surrounding any structure up to a distance of 100 feet (or up to the property line if less than 100 feet) need to have the appropriate vertical spacing.
- Create clear bush/shrub spacing that is a minimum of 2 times the height of the bush (branch to branch) on areas of flat to mild slope on the property out to a distance of 100 feet.”

Requirements for Potential Renewal Offer

“Confirmation Needed (Photographs)

- Current photos of all sides of the roof.
- Current photos demonstrating all property mitigation steps have been satisfied.
- Current photos of all sides of all structures demonstrating the immediate area around any structure is free from wildfire related hazards.
- Current photos from all sides of the structures looking out demonstrating that there is 100 feet of defensible space surrounding the structure.
- If the insureds property line is less than 100 feet from the structures, please indicate where the property line is along with any submitted photographs.
- Proof the wood piles and other combustibles have been moved at least 30 feet from the dwelling.
- **If the insured is unwilling to create the required 100 feet of defensible space as noted above, we ask that you consult with them about other possible carriers for this property.”**

Insurance Inspection



Insurance Inspection



After Photos



Prohibited Electrical Panels



⚡ ZINSCO PANEL FACTS ⚡

EVERY HOMEOWNER SHOULD KNOW

- Zinsco electrical panels were commonly installed in homes from the 1960s through the 1980s.
- They were later sold under the Sylvania name after the company changed ownership.
- Many Zinsco breakers have been documented as failing to trip during overloads or short circuits.
- Breakers can appear “on” even after internally failing.
- The aluminum bus bar design is prone to corrosion and overheating.
- Breakers can fuse to the bus bar, making them difficult or impossible to remove safely.
- Some insurance companies flag or require replacement of Zinsco panels.



Core Failures & Fire Hazards



Breaker Malfunction Risk

Zinsco breakers often fail to trip during overloads, increasing the risk of dangerous overheating and electrical fires.

Aluminum Bus Bar Corrosion

Aluminum bus bars in Zinsco panels corrode and oxidize, destabilizing connections and increasing arcing risk.

Loose Breaker Connections

Repeated heat cycles cause breaker stabs to loosen, worsening arcing and potentially melting components.

Hidden Progressive Damage

Internal defects in Zinsco panels progress unseen, escalating failure risk and complicating early detection.

Frequently Asked Questions

How can I identify if I have a Zinsco panel?

Check for labels like 'Zinsco,' 'Sylvania,' or 'GTE-Sylvania' and look for color-coded circuit breaker handles. These confirm a Zinsco panel.

Why are Zinsco panels considered a fire hazard?

Due to design flaws, aluminum corrosion, and high breaker failure rates, Zinsco panels significantly increase fire risk.

What should I do if I have a Zinsco panel?

Consult a licensed electrician and inspect for damage. Replacing the panel is recommended for safety.

Frequently Asked Questions

How does replacing a Zinsco panel benefit my home?

It enhances safety, meets modern electrical demands, and can increase your home's value.

Will having a Zinsco panel affect my home insurance?

Yes, it can lead to higher premiums or denial of coverage. Replacing the panel helps avoid these issues.

CFP Wildfire Hardening Discounts

Policyholders may qualify for up to 12 discounts, applied to the wildfire portion of the policy premium:

Immediate Surroundings Discounts (5 Discounts)

- (1) Vegetation and debris have been cleared from under decks
- (2) Vegetation, debris, mulch, and other combustible materials have been cleared within 5 feet of the dwelling
- (3) The property has only noncombustible materials incorporated into any improvements to the property, including fences and gates, within 5 feet of the dwelling
- (4) Combustible sheds and other outbuildings are more than 30 feet from the dwelling or as far from the dwelling as possible within the area under the control of the applicant or policyholder
- (5) Trees surrounding the dwelling have been trimmed, brush and debris removed from the yard, and the property is in compliance with state and local ordinances regarding defensible space, such as California Public Resources Code Section 4291

Structure Discounts (5 Discounts)

- (1) Has a Class-A Fire Rated Roof (meaning asphalt fiberglass composition shingles, stone, concrete or clay tile, or metal)
- (2) Has enclosed eaves
- (3) Has ember and fire-resistant vents (approved wire mesh covering)
- (4) Has upgraded windows (multi-paned) or functional shutters
- (5) Has 6 inches at the bottom of all exterior walls made of non-combustible material

Property Level Completion Discount (1 Discount)

- (1) An additional completion discount is offered when all 10 of the *Immediate Surroundings* and *Structure* criteria are met

Dwelling Fire policyholders who obtain all 12 discounts may see a discount of up to **16.4%** off the wildfire portion of their policy premium.



Commercial policyholders who obtain all 12 discounts may see a discount of up to **13.8%** off the wildfire portion of their policy premium.



The California FAIR Plan is the state's insurer of last resort.

The California FAIR Plan is intended as a temporary safety net, here to support policyholders until coverage offered by a traditional carrier becomes available.

To discuss your insurance needs, please contact a licensed broker. Brokers may be able to offer you insurance options that provide more comprehensive coverage than the FAIR Plan.





George Petersen Insurance Agency
Independently Owned Since 1935

THANK YOU

Rachel Adams, CIC
Vice President/Principal
Direct: 707.525.4186
radams@gpins.com
www.gpins.com
CA DOL License: 0C78413

FULL SERVICE AGENCY

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- **Presented by**

- **Juan Jimenez, Owner of J&K Electrical**



- **Bill Mann, President of Western Construction Consultants Association**



YOUR DATED ELECTRICAL PANEL



Agenda

- Why do Zinsco Panels need to be replaced
- What other brands were they sold under
- Who is requiring they be replaced
- Why a panel tune-up may not be a solution
- Is a permit required
- Possible code changes
- Other Consideration



WHY ARE THEY HAZARD?

- Failure to trip during overload, causing roughly 2800 annual fires
- Oxidation of the aluminum bus bar, causing overheating, melting and fire
- Used from 1950-80's



1973 - 2023

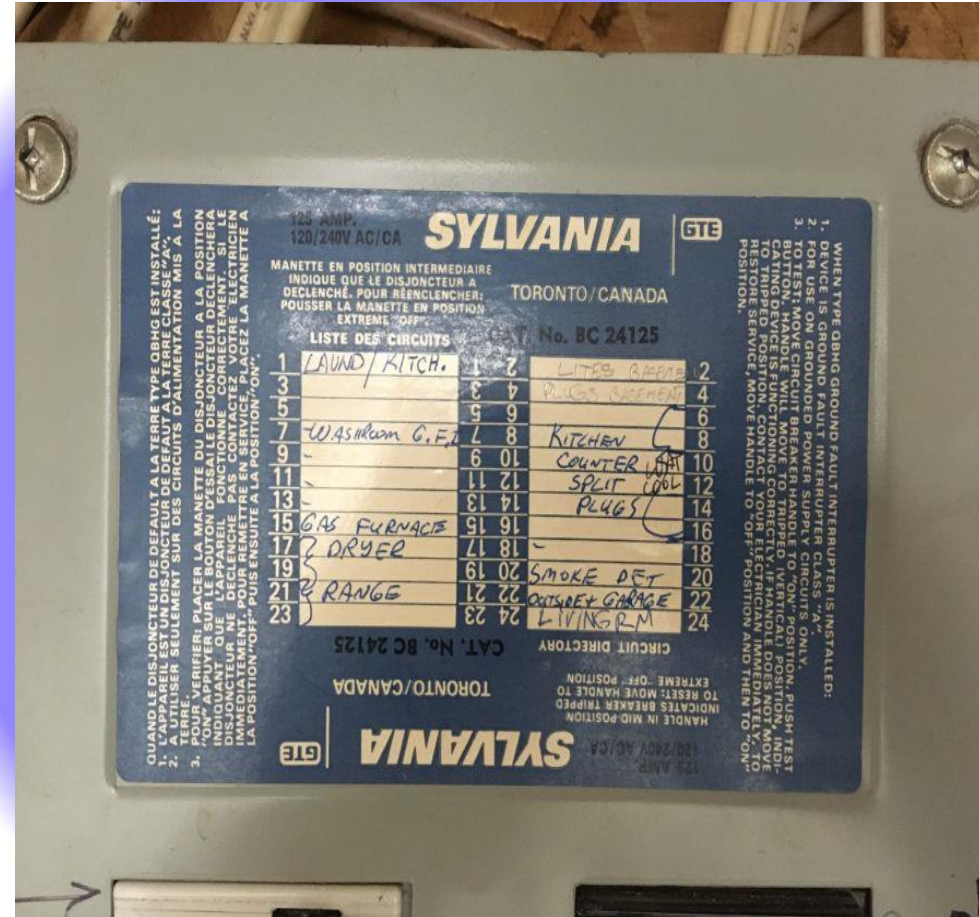


SERVING & EDUCATING
HOA BOARDS & HOMEOWNERS

We're Here for You.

WHAT BRANDS

- Zinsco
- GTE-Sylvania
- Challenger
- Sylvania
- Kearney
- Components
- CEB
- Federal Pacific



Tune up?

While full replacement of the guts may solve the problem, the insurance carriers are looking for **replacement**



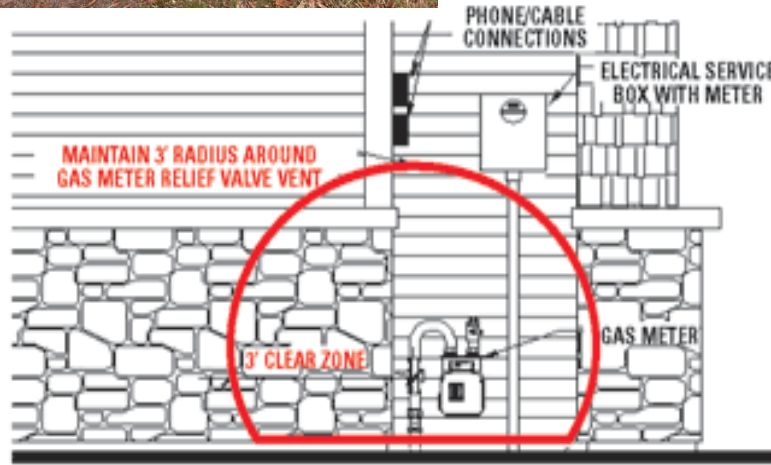
CODE ISSUE

Interiors

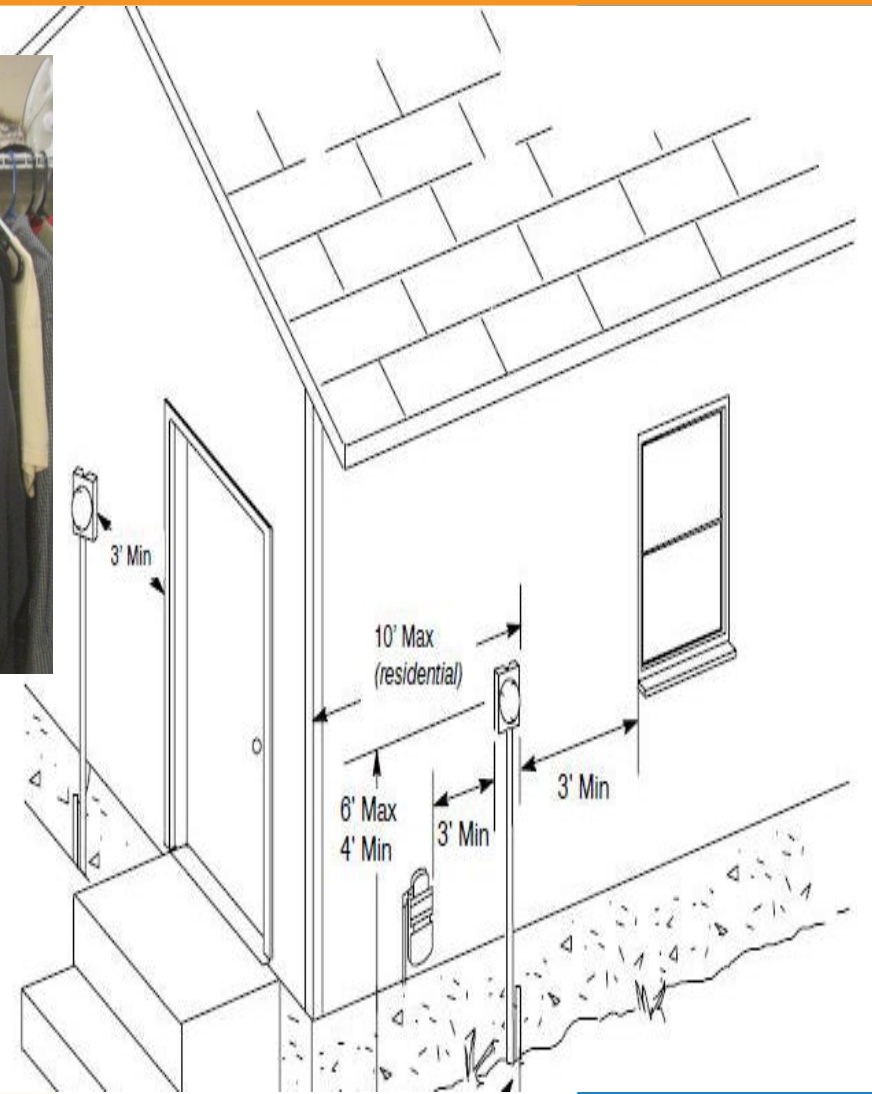
- Closets are no longer allowed

Exterior

- Distance from gas meters
- Distance from windows



The 3' clear zone is measured from the meter relief valve vent.



Grandfathering?
Is it possible

HOUSE PANELS WITH FIRE ALARMS

1973 - 2023



SERVING & EDUCATING
HOA BOARDS & HOMEOWNERS

We're Here for You.



Is a permit required?

- Yes, a permit should be pulled and signed off by the building department.
- Your insurance carriers may require you to provide a signed off permit and not just a paid invoice



Other Consideration

- Lead and Asbestos issue with Pre 1978 buildings
- Adding an EV Charger
- Solar
- Bay Area Air Quality Mandate to not allow the replacement of Gas water heater and furnaces
- Lead and Asbestos issue with Pre 1978 buildings





Q&A

Juan Jimenez, Owner of J&K Electrical



Bill Mann, President of Western Construction Consultants Association



The Echo Club at Oakmont “TECO”

June 17, 2026, Wednesday, 3 pm – 5 pm, West Rec Center
HOAs & Realtors

September 16, 2026, Wednesday, 3 pm – 5 pm, West Rec Center
Pending

December 16, 2026, Wednesday, 3 pm – 5 pm, West Rec Center
and **Holiday Fun!**
What to expect in 2027 – New Law Update



Echo Board Members Club

Tuesday, April 14th

To join the Board Members Club contact Connor Zepponi
at connor@echo-ca.org.

***BMC meets via Zoom on the second Tuesday of the month
from 5:30 PM to 7:00 PM***

Board members or former board members only.

Upcoming Webinars

**March 25, 2026 – Ask the Experts:
Construction & Maintenance**

April 14, 2026 – Board Members Club

**April 16, 2026 – Community Conversation:
Roofing Projects and how to manage**

April 23, 2026 – Evaluating Your HOA Management Company

May 2, 2026 – Ask the Attorney: Laws Other than the Davis-Stirling Act

Echo Northern California Resource Panels (In-Person)

Sacramento Resource Panel – Tuesday, April 7, 2026

Water Conservation & Non-Functional Turf Compliance

The Echo Club at Rossmoor – Wednesday, April 8, 2026

Non-Functional Turf Implementation in East Bay – Rossmoor - EBMUD

East Bay Resource Panel – Wednesday, April 8, 2026

The Importance of Tree Management in Urban Settings

Wine Country Resource Panel – Tues, April 21, 2026 (11:30 am – 1:30 pm)

Shape, Strengthen & Sustain: Your Guide to Pruning & Plant Well Being

North Bay Resource Panel – Wed, April 22, 2026 (11:30 am – 1:00 pm)

Sewer and Systems Maintenance

San Francisco Resource Panel – Wed, April 22, 2026 (5:30 pm – 7:30 pm)

April Showers Leads to Water Intrusions



In-Person Educational Seminars

Northern California Educational Seminar
June 13, 2026

Southern California Educational Seminar
September 26, 2026

Legislative Update & NorCal Seminar
November 14, 2026



Earn a Certificate of Board Member Preparedness

Curriculum:

Good Governance Series (100 series):

- 100 - Leadership & Governance
- 101 - Elections, Voting, and Candidacy
- 102 - Meetings and Best Practices
- 103 - Board Evaluation of HOA Management

HOA Legal Environment Series (150 series)

- 150 - Ask the Attorney: Davis-Stirling Act Overview
- 151 - Ask the Attorney: Laws Other than the Davis-Stirling Act
- 152 - Ask the Attorney: Judicial Interpretation - HOA Case Law

Board Ethics (120 Series)

- 120A - Foundations of HOA Ethics Workshop
- 120B - Ethics in Practice Workshop

HOA Financial Management & Reserves (170 Series)

- 170 - HOA Financial Management & Reserves

HOA Board Member Preparedness Capstone Course (199)

- 199 - A Strategic Approach to HOA Management

Connor@echo-ca.org

- **Courses live via webinars**
- 8 out of 10 courses **recorded & on demand**
- 2 courses require live webinars w online participation
- 3 years to complete, pass exam

Our Town



AN ECHO COMMUNITY

- Our Town is a **community platform** designed to **build connections** in the neighborhood by sharing thoughts, ideas, and providing a marketplace for community members.
- It is a place to **find information about the association** such as calendars and governing documents, track community projects, and learn about the community happenings on the community calendar.
- And it is a place for community members to learn by directly **accessing hundreds of educational programs and resources offered by Echo**.

Our Town, could be, the center of your town.

Do you or your HOA want to participate in our beta test?

Send an email to Connor@echo-ca.org

Echo Volunteer Corps

**Grassroots
talents and time**

***Join the Echo Volunteer Corps.
Where it's fun to give back.***

- Board Members Club
- Marketing
- Advertising
- Social Media Coordinator
- Digital Media Volunteer
- Journals
- **Volunteer at Events for Setup**
- **Volunteer at Events for Sign-in**



**Thank you and
See you at the next
TECO Talk!**

