

ADDITIONAL REPORTING ON BUILDING AND ROOF MAINTENANCE

I cannot thank you enough for your super prompt response and support and kind words!!

Again Thank-you LT. Risley and Sgt. Lightfoot. We are here for any assistance we can offer you or to provide ANY information we have that would be of use to you.

Respectfully,

Lisa Lindsay, CMCA

TWC Books, INC.

916.821.7796

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On Mon, Jun 27, 2016 at 5:20 PM, Lisa Lindsay <lweymouth@yahoo.com> wrote:

<http://www.lisafranchoa.com/>

then

Click pay dues for Wildwood

Be sure and enter your property address in the notes field

Your ID# to review your statement online is: 2032

Lisa Lindsay, CMCA, AMS

INSURANCE CLAIM IMPACTS

Wildwood HOA has lost fire, liability, and D&O insurance effective October 8th at 12:01 a.m.

The Association was believed to have no insurance.

Three different brokers, with ties to over 60+ insurance agencies, have worked very hard to obtain replacement insurance for Wildwood.

One Broker went through the following insurance carriers:

Admitted Carriers:

- Liberty Mutual – Would decline due to loss history and age
- Travelers – Would decline due to loss history and age
- PHLI – Would decline due age
- Oregon Mutual – Not writing actively in CA
- CNA – Not interested in frame
- Hallmark – Would decline due to open claim and age
- CIG – Only writes newer construction
- Mutual of Enumclaw – Would decline due to claim
- CAU – Waiting for final response
- Arden – Declined due to open claim
- Arden Surplus – Declined
- Starr Surplus Lines Insurance Company – Blocked
- Chubb – Blocked
- Endurance American – Blocked
- Seneca Specialty – Waiting for response
- Mt Hawley Insurance – Blocked
- Rainier Insurance Company – Blocked
- Northfield Insurance – Blocked

- Princeton – Blocked
- Lloyds of London – Blocked
- National Fire & Marine Insurance – Blocked
- Great Lakes Insurance SE – Blocked
- Avondale Insurance – Blocked
- Axis Surplus – Blocked

Non-Admitted Carriers:

Accelerant Specialty would have been a high-priced possibility, but the Broker discontinued the search into the non-admitted market because they were blocked by another Broker:

Another Broker stated Association's location is pulling a high "crime score" and with the open claim, we are getting knocked out by all Admitted carriers. These include the following insurance carriers:

- Travelers
- Mercury
- Granada
- Accelerant National
- Berkley
- Philadelphia

and this is the feedback: Let us know that there's absolutely nothing they can do and this broker references 100 Insurance firms one has sent some preliminary paperwork but continues to ask several questions that I will attach those emails to this Notice we lost our insurance because we have a resident who moved in and July and the past storm in December and January caused a leak in her roof. One that we attempted to triage on three occasions finally, the roof collapsed in her room and it's a I don't know maybe 2'x 2' collapsed.

Pictures are attached to this notice, and we sent someone to fix the roof. She was not comfortable with that person, and we also sent someone to deal with the ceiling cave in in her room and again she was not comfortable. She wanted to find her contractor point. It was explained that the association would have to bet the contractor she chose like we would any other contractor. The association allows to work on the properties at any rate, the owner filed a lawsuit, and that lawsuit caused FARMERS to consider our first loss give us our first loss in 21 years. They also came out and looked at her roof and other surrounding roof. I walked with the inspector they sent out, probably looked at 10 roof and decided to drop us because they felt like the roof some of the roof, they looked at were danger, so they dropped us insurance companies today. Look for any reason to drop you as a client. Wildwood has been in danger for years even though we had no losses because we have wooden buildings and the buildings are approaching, 40 something years old and insurance companies have not wanted to be bothered, but the state of insurance is critical at this point because of the fires and flooding, particularly the flyers fires caused by PG&E of the insurance on its end rate person who filed the suit sent email stating that we need to explain to the body what's going on with the insurance and so I am doing that it's not as simple as it sounds. I've also created a chronology. Also attached to this notice, the roof has been a point of contention since 2003. The association spent \$250,000 roofing and the contractor unfortunately was supposed to use 30-year material, and he used 15- or 20-year material attempted a lawsuit we hired came in. We had The Contractor on a conference call in 2009 or 10 and he Went on to say that he had closed his business up and oh well that letter is also attached not at the letter attached came from I think 2004 or five but in 2009 or 10 the attorney came. The Contractor explained that he had retired closed up everything in America and he's in Mexico and he let us know that he's sorry about everything that happened, but there's nothing he can do and what's more important. He stated that there was nothing we could do to him because we will never be able to find his assets well, the attorney sent us the bill and we paid the bill several thousand I believe it was something like six or 7000 and the nightmare continues. We've worked on roof several roof that have actually been replaced, but we have spent a great deal of time repairing roof over the years, it's just been one nightmare scenario after another and at the same time replacing wood on buildings which each building cost anywhere from \$50-\$100,000 we got about 10 buildings that we really need to do repair us on spend an inordinate amount of money on the wood building there other events that happened that may or may not be Jermaine to this conversation. I just wanna narrowly discuss roofs any questions. Please feel free to contact the association here for you.

To address the questions from concerned members, I have provided history and other documentation to address:

- Deferred maintenance on roofs
- Siding
- Landscape concerns
- Invoices
- Contractors
- Contracts to include my own
- Dumping
- The Appearance of the Association
- Payment plans
- Voting
- Board Meeting Notices

- **3A - Fungus / Dry rot**
 - **FINDING: FUNGUS DAMAGE TO THE OVERSIZED PLYWOOD ROOF SHEATHING AT THE SECOND LEVEL, CAUSED BY**
 - **EXPOSURE TO PAST MOISTURE CONDITIONS.**
 - **RECOMMENDATION: Remove the roof covering and/or gutters if necessary to expose the damaged areas. Remove roofing**
 - **paper and structurally damaged wood components for further inspection by Defender Termite and Pest Management**
 - **inspectors. Issue supplemental report on any additional findings. If no further damage is found install**
 - **new roofing paper and**
 - **wood members. If removed, reinstall gutters and roof covering to the exposed areas only.**
 - **NOTE; Some composition roofs may have multiple layers concealing additional damage. This**
 - **estimate is based on there being**
 - **only one roof covering. If more than one roof is present, the owner will be contacted with additional**
 - **information. Rolled on or hot**

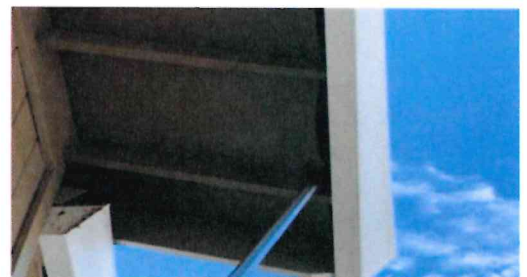
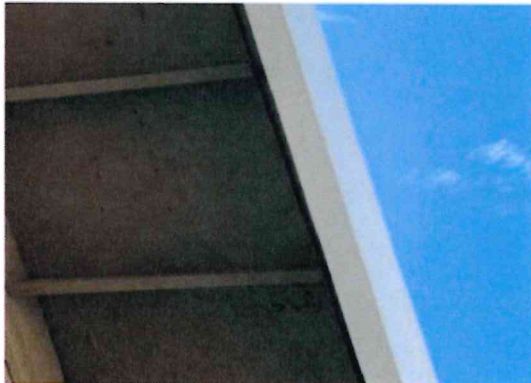
3A = 2,975.00

See 3A

3A, 3A



3A



3A



3B

3A - Fungus / Dry rot 3A

SECOND LEVEL, CAUSED BY EXPOSURE TO PAST MOISTURE CONDITIONS. RECOMMENDATION: Remove the roof covering and/or gutters if necessary to expose the damaged areas. Remove roofing paper and structurally damaged wood components for further inspection by Defender Termite and Pest Management inspectors. Issue supplemental report on any additional findings. If no further damage is found install new roofing paper and wood members. If removed, reinstall gutters and roof covering to the exposed areas only.

NOTE; Some composition roofs may have multiple layers concealing additional damage. This estimate is based on there being only one roof covering. If more than one roof is present, the owner will be contacted with additional information. Rolled on or hot mop roofs will require the roofing replacement to be completed by a qualified roofing contractor and is not included with this bid. NOTE: IF INTERESTED PARTIES DESIRE A GUARANTEE ON THE ROOF COVERING AGAINST LEAKS, THEY ARE ADVISED TO CONTACT A QUALIFIED ROOFING CONTRACTOR FOR FURTHER INSPECTION AND REPAIR NEEDED TO OBTAIN AN ADEQUATE GUARANTEE.

A Board member believed the Homeowners should be notified of this problem.

On Sep 5, 2024, at 5:26 PM, Dianna <diannabryan4hoa@gmail.com> wrote:

I would like a meeting of the directors to discuss this before it's too late. We have about a month before we lose coverage. Also, I believe owners should be notified of this problem.

Thanks,

Dianna Bryan

The Association had lost fire, liability, and D&O through Farmers insurance effective October 8th at 12:01 a.m.

The cause

An owner purchased a unit in Wildwood HOA in July 2023.

The roof was inspected professionally prior to the closing of escrow.

Some damage was reported in the inspector's observations. See page

There were repairs done on the roof in July, again prior to closing.

Sacramento experienced 2 years of severe storms,

The storms further damaged the roof on the unit.

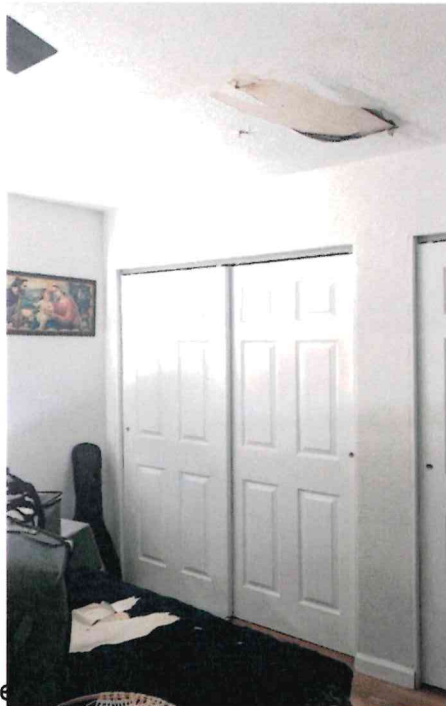
The new owner filed a claim in January of 2024.

Wildwood had no loss-runs for over 21 years.

A new resident owner closed in July 2023.

The 2024 following the even more severe storm in early 2023 caused 34 out 137 roofs to lose shingles and 5 ceilings to collapse. One collapse may have affected the unit's electricals. The electrical contractor fixed the problem at a lowered charge. The building contractor repaired the ceiling and the roof.

The owner who filed the claim was provided triage on three occasions. Despite the effort, the roof leak caused the ceiling to collapse in front of a closet in a bedroom.



Three different brokers with ties to over 100 years of insurance in the area were contacted to obtain replacement insurance for Wildwood.

One Broker went through the following admitted insurance carriers, none of whom want to do business with Wildwood HOA.

Admitted Carriers:

Chubb – Blocked
Endurance American – Blocked
Seneca Specialty – Waiting for response
Mt Hawley Insurance – Blocked
Rainier Insurance Company – Blocked
Northfield Insurance – Blocked
Princeton – Blocked
Lloyds of London – Blocked
National Fire & Marine Insurance – Blocked
Great Lakes Insurance SE – Blocked
Avondale Insurance – Blocked
Axis Surplus – Blocked

Travelers – Would decline due to loss history and age
PHLY – Would decline due age
Oregon Mutual – Not writing actively in CA
CNA – Not interested in frame
Hallmark – Would decline due to open claim and age
CIG – Only writes newer construction
Mutual of Enumclaw – Would decline due to claim
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Arden – Declined due to open claim
Arden Surplus – Declined
Starr Surplus Lines Insurance Company – Blocked

Non-Admitted Carriers:

Accelerant Specialty would have been a high-priced possibility, but the Broker discontinued the search into the non-admitted market because they were blocked by another Broker:

Another Broker stated Association's location is pulling a high "crime score" and with the open claim, we are getting knocked out by all Admitted carriers. These include the following insurance carriers:

- Travelers
- Mercury
- Granada
- Accelerant National
- Berkley
- Philadelphia

THE BEGINNING:

The perspective owner had a pre-closing home inspection performed. These are the findings as it relates to the roof prior to purchase:

Management inspectors. Issue supplemental report on any additional findings. If no further damage is found install new roofing paper and wood members. If removed, reinstall gutters and roof covering to the exposed areas only.

NOTE: Some composition roofs may have multiple layers concealing additional damage. This estimate is based on there being only one roof covering. If more than one roof is present, the owner will be contacted with additional information. Rolled on or hot mop roofs will require the roofing replacement to be completed by a qualified roofing contractor and is not included with this bid. NOTE: IF INTERESTED PARTIES DESIRE A GUARANTEE ON THE ROOF COVERING AGAINST LEAKS, THEY ARE ADVISED TO CONTACT A QUALIFIED ROOFING CONTRACTOR FOR FURTHER INSPECTION AND REPAIR NEEDED TO OBTAIN AN ADEQUATE GUARANTEE.

Address of Property Inspected



1A

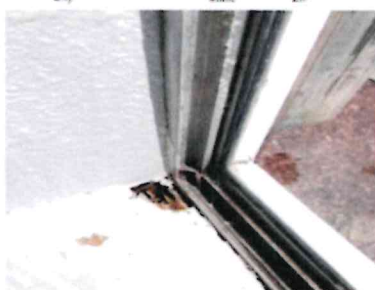


1B



1B

City State ZIP



1A



1B



1C

DEFENDER TERMITE AND PEST MANAGEMENT

Page 3 of 7 Inspection report

5085 Weymouth Lane

Sacramento

CA

95823

Address of Property Inspected

City

State

ZIP

06/12/2023

16308

Date of Inspection

Corresponding Report No.

Escrow No.

SECTION I CONTAINS ITEMS WHERE THERE IS EVIDENCE OF ACTIVE INFESTATION, INFECTION OR CONDITION THAT HAVE RESULTED IN OR FROM INFESTATION OR INFECTION.

SECTION II ITEMS ARE CONDITIONS DEEMED LIKELY TO LEAD TO INFESTATION OR INFECTION BUT WHERE NO VISIBLE EVIDENCE OF SUCH WAS FOUND.

FURTHER INSPECTION ITEMS ARE DEFINED AS RECOMMENDATIONS TO INSPECT AREA(S) WHICH DURING THE ORIGINAL INSPECTION DID NOT ALLOW THE INSPECTOR ACCESS TO COMPLETE HIS INSPECTION AND CANNOT BE DEFINED AS SECTION I OR II.

SECTION I:

1A - Subterranean

FINDING: Evidence of subterranean termites was noted at the hot water heater closet door jambs and window sill of the dining room.

RECOMMENDATION: Remove accessible termite shelter tubes.

RECOMMENDATION: Chemically treat the soil at all probable termite entry points in the entire structure with an approved termiticide for the control of subterranean termites.

1B - Subterranean

FINDING: Subterranean termites have damaged the door jambs of the hot water heater closet.

RECOMMENDATION: Remove the damaged wood member(s). Replace the damaged wood members with new material. See recommendations in this report for the control of subterranean termites.

1C - Subterranean

FINDING: Subterranean termites have damaged the dining room window sill, extending into inaccessible areas.

RECOMMENDATION: Remove the damaged wood member(s). Inspect the wall framing and sill plate for additional damage. If damage is found to exist, a supplemental report will be issued outlining additional findings and costs. If no additional damage is found, replace the window sill with new materials.

3A - Fungus / Dryrot

FINDING: FUNGUS DAMAGE TO THE OVERSIZED PLYWOOD ROOF SHEATHING AT THE SECOND LEVEL, CAUSED BY EXPOSURE TO PAST MOISTURE CONDITIONS.

RECOMMENDATION: Remove the roof covering and/or gutters if necessary to expose the damaged areas. Remove roofing paper and structurally damaged wood components for further inspection by Defender Termite and Pest Management inspectors. Issue supplemental report on any additional findings. If no further damage is found install new roofing paper and wood members. If removed, reinstall gutters and roof covering to the exposed areas only.

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NOTE: IF INTERESTED PARTIES DESIRE A GUARANTEE ON THE ROOF COVERING AGAINST LEAKS, THEY ARE ADVISED TO CONTACT A QUALIFIED ROOFING CONTRACTOR FOR FURTHER INSPECTION AND REPAIR NEEDED TO OBTAIN AN ADEQUATE GUARANTEE.

3B - Fungus / Dryrot

The perspective owner's realtor made a request to install new wood once the current owner abated termites. The installation of new wood is the Associations responsibility. The agreement was the Associations contractor was to be alerted once the termites were treated. To further help with this deal. The realtor requested new wood and paint for other areas of the substrate. I explained that it would be worked in the fall of 2023. The Associations resources were being used on an 8 unit building during this discussion. The realtor really appeared to need that addressed right away.

In relation to this discussion, please see the relevant portions of the email stream below:

On Tuesday, July 18, 2023, at 11:30:32 AM PDT, merrilldillingham@yahoo.com wrote:

Good morning, Lisa,

I have attached a copy of the termite report, the pictures are included.

Merrill Dillingham (Realtor)

eXp Realty of California Inc

916-730-1697

On Tuesday, July 18, 2023, 9:17 AM, merrilldillingham@yahoo.com wrote:

Good morning,

The termite treatment was performed yesterday were the repairs performed?

Merrill Dillingham (Realtor)

DRE 01429200

eXp Realty of California Inc

916-730-1697

On Tuesday, July 18, 2023, at 09:30:38 AM PDT, lweymouth@yahoo.com wrote:

Please send pictures of the areas needing replacement for the Associations contractor.

On Thursday, July 20, 2023, 1:44 PM, merrilldillingham@yahoo.com wrote:

Please can you let me know when the work will be done, we are supposed to close on Monday.

From: lweymouth@yahoo.com

To: Merrill Dillingham, lweymouth@yahoo.com

Cc: Kelli Flanagan

Thu, Jul 20, 2023, at 2:55 PM

Good news.... Currently installing new wood and repairing the roof. Come by and look!

The contractors will be done when they get done.

They are working and will wait for payment whenever the Association can pay the money as a HUGE fav

On Thursday, July 20, 2023, 4:03 PM, Merrill Dillingham <merrilldillingham@yahoo.com> wrote:

Thank you so much. We will come by tomorrow

Merrill Dillingham (Realtor)

DRE 01429200

eXp Realty of California Inc

916-730-1697

On Thu, Jul 20, 2023 at 4:14 PM, Lisa Allen

<lweymouth@yahoo.com> wrote:

If you like.... Please do not press the contractors about a completion date if they are still working.

From: merrilldillingham@yahoo.com

To: lweymouth@yahoo.com

Cc: Kelli Flanagan, lweymouth@yahoo.com, DIANNA SANTOS

Thu, Jul 20, 2023, at 4:20 PM

No problem

Merrill Dillingham (Realtor)

DRE 01429200

eXp Realty of California Inc

916-730-1697

The work performed on the roof prior to closing.



KFT CONSTRUCTION

INVOICE

6600 ELDER CREEK RD SACRAMENTO CA 95824

PHONE (916) 601-9947 FAX (916) 383-6732

BILL TO Wildwood
4088 Savannah Ln
Sacramento, CA 95823
Attn Lisa
(916) 821-7796


WORK PERFORMED AT
4085 Weymouth Ln
Sacramento, CA 95823

DESCRIPTION OF WORK PERFORMED	AMOUNT
The roof - front and back eaves	\$2,975
Remove the roof covering	
Replace the fungus damage wood members	
Install new roof paper and roof covering	
Trims and sidings for the southside	
Replace the fungus damage to the 2x6 window trims first and second levels	\$570
Replace the fungus damage to the 1x6 vertical trims for both front and back corners	\$685
Replace the fungus damage 8" T 1-11 at the bottom sidings	\$1,355
Replace the fungus damage 2x10 belly bands	\$345
Replace the fungus damage 8" T 1-11 at the second level sidings	\$1,975
Replace the fungus damage 1x4 trim at the back window	\$95
Match paint	\$1,750
Note: The total is higher than the termite report because of the match paint and more dryrot found	
Total	\$9,750


Make all checks payable to KFT CONSTRUCTION

If you have any questions concerning this invoice, contact Frank Tran at (916) 601-9947 or e-mail at KFTConstruction@gmail.com

THANK YOU FOR YOUR BUSINESS!



Frank >



Do you trust your guys to do wood and paint at 4085 Weymouth because I made them do termite abatement. You should know, a 2nd property is coming your way.....I am working on it.

No problem Auntie. My guys can do those easy. How soon does it need to be done?

Tomorrow and I am getting you another property

We can start tomorrow and my guys will finish it off when I leave. By the way I will leave on Sunday the 23rd. Not 20. I will come back on August 20th.

4085 is waiting for you!

Jul 18, 2023 at 7:20 PM

Hopefully I can get you...

Do you have the report for 4085 Auntie?

Jul 19, 2023 at 1:56 PM

Do you have the paint code for 4085 Weymouth?

The paint is ready at Florin Kelly moore right?

I think so Frankie

Thanks Auntie

Jul 19, 2023 at 4:29 PM

Jul 20, 2023 at 11:16 AM

You are doing way to much work on that building honey....I just wanted to replace the wood removed by the termite abatement

Julius Story

Yes we are doing more than the report. We found more rot when open

Ok honey

Jul 20, 2023 at 1:31 PM

Do you need ice?

We are good Auntie. Thank you so much

Jul 21, 2023 at 5:46 PM

What time are you headed to SE

The contractor performed more work than expected as demonstrated per the following conversation.

Good evening

Didrik workbook

Welcome to Excel

Formula tutorial

Pivot table tutorial

Python in Excel tutorial

Personal monthly






 Search

Recent Pinned Shared with Me

	Name	Date modified
	ROOF REPAIR SPREAD OneDrive - Personal » Desktop	Just now
	roof repair (2) Downloads	7m ago
	2024 8-24, 9-24 DEPOSITS Downloads	September 19
	2024 DEPOSITS 9.16.24 ds Downloads	September 19
	WEYMOUTH _Account Review 2024-09 Downloads	September 19

ROOF REPAIR SPREAD

Downloads

-  Upload
-  Share
-  Copy path
-  Copy local path
-  Open file location



Protect Workbook

Protect Workbook
Control what types of changes people can make to this workbook.



Check for Issues

Inspect Workbook
Before publishing this file, be aware that it contains:

- Document properties, printer path, author's name, related dates and absolute path
- Task Pane add-ins



Version History

Version History
View and restore previous versions.


Properties

Size	16.0KB
Title	Add a title
Tags	Add a tag
Categories	Add a category

Related Dates

Last Modified	10/14/2024 1:23 AM
Created	8/4/2023 11:38 AM
Last Printed	Today, 6:53 PM

Related People

Author  User

Feb 16



Sacramento sees flooded streets, sinkhole as storm brings rain and wind

A severe storm has been creating some chaos across Northern California on Monday, leading to some flooded roads in Sacramento and even a sinkhole along Theo Way in the city's Land Park neighborhood.

Feb 19

Local News

Repairs continue after multiple roofs collapse in Sacramento County city following weekend storm

By Rachel Wulff

February 6, 2024 / 5:23 PM PST / CBS Sacramento

CITRUS HEIGHTS — Mother Nature packed a one-two punch in Northern California over the weekend, causing two roofs in one Sacramento County city to collapse.

Crews on Tuesday were still cleaning up what's left of a roof off of Sunrise Boulevard in Citrus Heights.

Across the street, a Dollar Tree closed down until further notice after the roof collapsed early Monday morning. Another building suffered the same thing at San Juan Avenue and Greenback Lane.

"The call initially came in for an alarm sounding in the building," Captain Parker Wilbourn with the Sacramento Metropolitan Fire District while showing CBS13 the damage. "Now this is an attached building so we have a Safeway, a number of other occupants on this structure. We went out, evaluated, [and] we were able to isolate the unit that was damaged."

Captain Wilbourn said his crews were on heightened alert with calls doubling Sunday night from around 300 to 600.



Sacramento County declares state of emergency over Feb 4 atmospheric river

The atmospheric river that battered California nearly two weeks ago has caused extensive damage across the state. In Sacramento, most damage has been dealt with just in time for yet another atmospheric river.