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## The 20-Step Community-Wide Panel Replacement Process

*A complete field guide for HOA boards managing electrical panel replacement — 50 to 500 units*

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Managing a community-wide electrical panel replacement is the most complex infrastructure project most HOA boards will ever oversee. This guide walks through every step Tradesman Electric executes — from the first phone call to the final insurance documentation package. Use it to understand the process, set expectations with your board and homeowners, and evaluate any contractor you are considering.

### Phase 1: Assessment and Discovery

#### Step 1: Initial Inquiry and Needs Assessment

The process begins with a conversation. The board or property manager contacts Tradesman Electric to discuss the community's situation — what panels are present, what the carrier has said, and what timeline pressure exists. A community with a 90-day carrier deadline needs a different response than one acting proactively. Understanding the starting point determines the pace of every subsequent step. This call is free, takes 15 to 30 minutes, and produces a clear picture of where the community stands.

#### Step 2: Free Community-Wide Assessment Scheduling

Within 48 hours of the initial contact, a licensed electrician is scheduled to conduct a comprehensive on-site evaluation of every home and common area in the community. This is not a drive-by or a spot check of representative homes — every electrical panel in the community is inspected. Tradesman Electric provides this assessment at no charge and with no obligation, because boards cannot make sound decisions without accurate data, and accurate data requires a professional inspection of the entire property.

#### Step 3: On-Site Inspection of All Units and Common Areas

The inspection team moves through every home, opening each panel and evaluating brand, age, condition, and configuration. Inspectors identify whether panels are in common areas or individual units — a distinction that determines responsibility under the CC&Rs. If a panel serves only one unit, it is generally the owner's responsibility. If it serves multiple units, the HOA may be responsible. Inspectors also look beyond panel brand for evidence of overheating, heat damage, amateur modifications, undersized electrical load capacity, and code compliance issues that will affect project scope.

#### Step 4: Panel Photo Documentation and System Logging

Before any work begins at each address, our team photographs every panel — capturing the panel face, interior bus bar condition, breaker configuration, manufacturer label, and any visible safety concerns. The unit address, panel brand and model, condition observations, and

inspection date are then entered directly into our Monday.com project management system, where they are tied to that address for the life of the project. This photo and system record serves multiple purposes: it supports the written assessment report, satisfies insurance carrier requirements, creates a baseline for future reference, and protects the board in the event of any dispute about pre-existing conditions. Every panel in your community is fully documented before a single replacement begins.

### **Step 5: Written Inspection Report with Risk Assessment**

Within a defined timeframe after the inspection, the board receives a written report covering every panel in the community. The report identifies panel brands and ages, flags homes with the highest risk profiles, distinguishes between common area and homeowner-owned equipment, and provides a clear risk assessment the board can present to its insurer and legal counsel. This report is the foundation for every decision that follows — and the document your insurance broker will want to see.

## **Phase 2: Board Education and Planning**

### **Step 6: Board Presentation of Findings**

The inspection findings are presented at a board meeting with enough detail for members to understand exactly what they are dealing with. The presentation covers the risk profile of the identified panels, the insurance implications, the legal responsibilities under the Davis-Stirling Act, the scope, and the timeline options available given current supply chain conditions. This is also the meeting where the issue gets formally entered into board minutes — an important step for the record trail that protects board members individually under their fiduciary duty obligations.

### **Step 7: Insurance Carrier and Broker Consultation**

Armed with the inspection report, the board contacts its insurance broker to discuss findings and renewal requirements. The broker can confirm what the carrier will require, clarify any existing warnings or conditions on the current policy, and advise on the records the carrier will need to confirm compliance after the work is finished. Homeowners should also request written communication from the HOA detailing any replacement obligations that affect their homes. This conversation often reveals whether the community is already on a carrier watchlist — a situation that changes the urgency of every subsequent step.

### **Step 8: CC&R Review — Common Area vs. Homeowner Responsibilities**

The CC&Rs determine which panels are the association's maintenance responsibility and which belong to individual homeowners. This distinction matters for funding, legal liability, and how the project is structured. Even when panels are technically homeowner responsibility, centralized management of the replacement work is almost always the correct approach — individual homeowner delegation produces inconsistent quality, missing records, unpermitted work, and insurance compliance gaps. Homeowners should review the CC&Rs and governing documents to confirm coverage rules and understand dispute resolution procedures.

### **Step 9: Legal Counsel Consultation on Fiduciary Duty**

For projects of this scope, consultation with the HOA's legal counsel is strongly recommended before finalizing the project structure. Counsel can advise on fiduciary duty requirements under

California law, CC&R interpretation, funding authorization requirements, and what records are needed to protect board members individually. This is the step that most boards wish they had taken when questions arise later. Homeowners can also consult governing documents to understand their own rights and dispute resolution procedures.

### **Phase 3: Contractor Selection**

#### **Step 10: RFP Development and Outreach**

The board develops a request for proposals and distributes it to qualified firms. The RFP should require detailed responses on management capability, crew size, warehouse capacity for material pre-procurement, communication systems, permit experience, utility coordination history, and warranty terms. The questions that matter most are not about price — they are about capability. Can this firm manage 100 or more homes simultaneously without subcontracting key work? Do they have a dedicated coordinator? Do they have warehouse space to pre-order and store materials? What tracking software do they use?

#### **Step 11: Proposal Review and Board Contractor Vote**

Proposals are reviewed against the RFP criteria and evaluated on the full scope of capability, not price alone. The board votes to approve a firm, and the decision is documented in meeting minutes. Critical qualifications to confirm before the vote: 100 or more HOA electrical systems upgrades completed, a dedicated full-time coordinator, tracking software with board-accessible visibility, warehouse capability to pre-procure and store all materials, and a written workmanship warranty. Every customer deserves a contractor whose qualifications match the complexity of the work.

### **Phase 4: Financing and Communication**

#### **Step 12: Funding Determination and Approval**

The work cannot proceed without a funded budget. Boards have several options: reserve funds (if the reserve study has allocated for infrastructure work); a special assessment (requires proper notice and homeowner approval in accordance with the CC&Rs); an HOA loan (spreads costs over time without a lump-sum assessment); or a phased approach that sequences work across multiple budget cycles. The benefits of an HOA loan are worth understanding: it preserves reserve funds and avoids a large one-time assessment. Before signing any contract with a financing provider, boards should review the terms with legal counsel.

#### **Step 13: Homeowner Communication and Town Hall**

Homeowner communication is not an afterthought — it is a project management discipline. The first communication should go out before any work is scheduled, explaining why the project is necessary, what the insurance stakes are, what homeowners should expect during installation, and what costs are involved. Most HOAs require that homeowners receive notice 14 to 30 days before work begins. A town hall allows homeowners to ask questions before anxiety turns into disputes. In communities with rental homes, the tenant and the owner may both need to be contacted separately.

## **Phase 5: Procurement and Permitting**

### **Step 14: Permit Applications Submitted**

All electrical panel work must be permitted and inspected. Unpermitted work creates serious problems: carriers will not accept it as compliance, it voids manufacturer warranties, it creates disclosure obligations at resale, and it can expose the board to liability. Permit applications are submitted to the local building department as early in the process as possible. The plans for installing new panels must be approved by the local building department before work begins. Experienced HOA contractors maintain relationships with local permit offices and understand jurisdiction-specific requirements.

### **Step 15: SCE Meter Spot Requests**

Coordinating with Southern California Edison for meter spot work is one of the least understood and most schedule-sensitive steps. SCE requires advance notice, and lead times for meter spot requests typically run four to eight weeks. Missing this step — or starting it late — creates a bottleneck that cascades across the entire installation schedule. An experienced HOA contractor initiates SCE coordination immediately after being approved, not after homeowner communication is done. Note that some communities may also require coordination with gas utility providers when meter configurations are co-located.

### **Step 16: Material Pre-Procurement and Warehousing**

Before a single installation is scheduled, all panels, breakers, electrical circuit hardware, grounding components, surge protection devices, and ancillary materials are ordered and received into the contractor's warehouse. Pre-procurement locks in current pricing, eliminates material availability as a scheduling variable, and allows the installation phase to proceed at the pace the schedule demands. Multi-meter electrical panels must meet strict electrical codes and utility company requirements — pre-procurement ensures only approved equipment enters the community.

## **Phase 6: Scheduling and Execution**

### **Step 17: Unit-by-Unit Installation Scheduling**

The installation plan is built address by address, accounting for homeowner availability, rental home tenant schedules, entry constraints identified during the inspection, and the logical sequencing of work across buildings and floors. Each home receives an advance scheduling notice with a confirmed installation date and a clear explanation of what to expect. Tracking confirmed appointments, rescheduled homes, addresses requiring re-contact, and homes with entry complications requires a dedicated coordinator and a real-time tracking system.

### **Step 18: Installation — One Address Per Day, 8 AM to 5 PM**

On installation day, a licensed electrician arrives in the morning. Power is shut off by 8:00 AM. The old panel is carefully removed and the new one is mounted in the same location. The electrician connects all existing electrical circuits — controlling lights, outlets, appliances, HVAC, and other loads — and labels every circuit for accuracy. Modern safety devices including AFCI arc-fault and GFCI ground-fault breakers are installed where required by current code. The NEC requires a minimum workspace of 30 inches wide in front of every panel. Gas service is not

interrupted. Lights, outlets, and HVAC are restored by 5:00 PM the same day. No overnight outage. No displacement required.

### **Step 19: City Inspector Sign-Offs Per Address**

Every finished address receives a city inspection sign-off before the work is considered done at that location. The signed permits and inspection records become part of the records package for that home — confirming code-compliant professional installation to the insurer, protecting the homeowner at resale, and creating a permanent record for the association's maintenance history. Approved permits at each address are essential for insurance reinstatement and future compliance reviews.

## **Phase 7: Closeout and Documentation**

### **Step 20: Final Documentation Package to Carrier**

The final step closes the insurance loop. A complete records package is assembled for the carrier: permit copies for every address, inspection sign-offs, contractor certification, warranty documentation, and a compliance letter confirming that all identified panels have been replaced with code-compliant equipment. This package transforms the finished work into insurance reinstatement. Boards should retain a permanent copy — it will be referenced in future insurance renewals, homeowner resale disclosures under SB 382, and any future audits of the community's maintenance history.

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