

A Shared Commitment to a Safer Highland Lakes

To our neighbors and fellow co-owners,

We live in a unique and beautiful community. One of the defining features of Highland Lakes is our shared architecture; because our homes are physically connected, our safety is also connected. A risk in one unit is a risk to every neighbor on the block.

The Board has established an Electrical Safety Committee to navigate a significant challenge regarding our aging electrical infrastructure. Many of our homes still contain original service panels **including, but not limited to, obsolete or high-risk brands such as** Pushmatic, Zinsco, and Federal Pacific.

The Reality We Face

After 50+ years, these panels have reached a "failure point." Technical data shows two primary risks:

- **The "Silent" Fire Risk:** These breakers can seize internally. They may look "On," but if a surge occurs, they fail to trip, allowing wires to overheat behind the walls.
- **The Reliability Issue:** Because the internal parts are so old, if a breaker trips, it often cannot be reset. This can leave you without power indefinitely.

Our Strategy: Minimal Intrusion, Maximum Support

We want to resolve this with the least amount of complexity and expense possible. To do that, we are launching a **Digital-First Audit and using paper forms.**

Our primary goal is to avoid a mandatory physical inspection of all 691 condominiums. We respect your privacy and do not want to send inspectors into every home unless it is necessary.

How the Digital Audit works: We are asking every resident to fill out a 5-minute online form and upload a photo of their panel. This allows us to build a safety map of the community without entering your home. See QR Code at the end of this letter. If you need help, you can call the clubhouse, and someone can help with this.

Please Note: While we are doing everything possible to avoid a physical audit, we must ensure our data is 100% accurate for our insurance carrier. Therefore, the Association reserves the right to perform a physical inspection even after a form is submitted if:

- The submitted photos are unclear or the information is incomplete.
- Our insurance carrier or legal counsel requires physical verification of specific units.
- New safety information arises that necessitates a professional "eyes-on" assessment.

Why We Are Acting Now

Our legal counsel has been clear: **Wait and see is not a strategy.** If we wait for our insurance carrier to mandate these changes, they could give us a "disaster deadline" of 60 or 90 days to

finish all 691 units. By starting now, we can move at a manageable pace and ensure our Master Policy remains secure.

Protect Your Investment

Most homeowner (HO6) policies have "maintenance" clauses. If a fire occurs due to a known, unaddressed hazard, your personal insurance—and the Association's—could be at risk.

How to Report Your Electrical Panel Information

To complete this safety audit with the highest level of accuracy for our insurance carrier, every co-owner must submit their panel information using one of the two methods below.

Please note that while our primary focus is identifying known legacy risks like Pushmatic, Zinsco, and Federal Pacific, **you must report your panel information regardless of its brand, age, or manufacturer.** Every single unit in the community must be accounted for in our new safety ledger.

You have two choices for submitting your information:

Choice 1: Direct Digital Submission (Fastest & Preferred)

Scan the QR code displayed below using your smartphone camera. This code will link you directly to a secure web page where you can fill out a brief, 5-minute form and upload your panel photos directly from your phone.

- *Why this helps:* Submitting digitally automatically logs your unit into the Association's safety map, significantly reducing administrative processing times and helping us secure our master insurance policy faster.

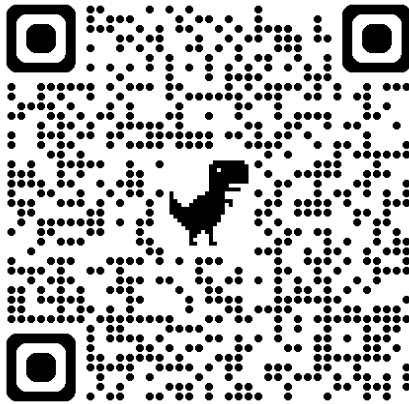


Figure 1: QR Code for the HLCA Service Panel Survey

Choice 2: Paper Form Submission

If you prefer not to use the digital link, you may complete the physical form located on the **very last page of this letter.** Please also include pictures of your panel along with the form.

- *How to submit:* Detach the completed form and drop it off at the Clubhouse main office. If you choose this method, please ensure all written information is completely legible.

Thank you for your prompt cooperation in keeping Highland Lakes a safe, secure, and insurable community.

HIGHLAND LAKES CONDOMINIUM ASSOCIATION

Electrical Service Panel Survey (Paper Submission Form)

Purpose: To protect community safety, ensure Master Property Policy insurability, and maintain an accurate safety ledger of all 691 units. Please complete this form and return it to the Clubhouse main office.

SECTION 1: Resident & Unit Information

- **Unit Street Address:** _____
- **Unit Number:** _____
- **Co-Owner / Resident Name(s):** _____
- **Phone Number:** (_____) _____
- **Email Address:** _____
- **Occupancy Status:**

☐ Owner-Occupied ☐ Tenant-Occupied / Rented

SECTION 2: Electrical Panel Details

1. **What is the brand or manufacturer of your interior main electrical panelboard?**

(Check all that apply or look at the label inside the panel door)

☐ **Pushmatic / I-T-E Pushmatic** *(Push-button style breakers)*

☐ **Zinsco / GTE-Zinsco** *(Often bright colored switch toggles)*

☐ **Federal Pacific Electric (FPE) / Stab-Lok** *(Red-striped handles)*

☐ **Square D**

☐ **Cutler-Hammer / Eaton**

☐ **General Electric (GE)**

☐ **Siemens**

☐ **Other / Unknown** *(Please specify if known):* _____

☐ **Yes** ☐ **No** ☐ **Unsure**

SECTION 3: Photo Verification (Required for Audit)

To finalize your submission without an in-person audit, you must provide a clear photograph of your interior electrical panel with the door wide open.

How would you like to provide your panel photo?

☐ **Printed Photo:** Attached to this paper form.

☐ **Emailed Photo:** I will email a digital photo to the Clubhouse at servicepanel@hlca.us with my Unit Address in the subject line.

☐ **In-Person Assistance Required:** I am unable to take/print a photo and request assistance from the Clubhouse staff or Electrical Safety Committee.

SECTION 4: Certification & Submission

Resident Signature: _____ **Date:** _____

Submission Instructions:

Detach this page and drop it off at the Clubhouse Main Office or mail it to:

Highland Lakes Condominium Association

Attn: Electrical Safety Committee

20301 Silver Springs Dr., Northville, MI 48167