

D & G's Happenings & Highlights

Volume 2
Fall
Edition



We are pleased to share that our newsletter has received a wonderful response from both owners and tenants. It has been great to hear that so many of you are enjoying the updates, information, and community highlights we include. We hope you continue to find the newsletter helpful and enjoyable. If you have any suggestions, ideas, or feedback for future editions, please feel free to email us at admin@dandgequity.com.



16632 Hwy 116 Guerneville
Saucy Mama's
Life of a Chef
Tenant Business Highlight

Can you believe it has been 5 years since Saucy Mama's opened? Yvette and her restaurant have been such a welcome addition to the Guerneville food scene. Her welcoming attitude and delicious soul food is what keeps the people coming back! If you still haven't had the pleasure of dining with her and her staff, your missing out! Try the fried chicken and mac & cheese. You won't regret it!

CHECK OUT OUR BLOG!

WWW.DANDGEQUITY.COM/NEWS/



Local watercolor artist, Nan Still, is inspired by the natural beauty and charm of the Russian River area.

Nan has been a Russian River resident since 2008 and also was a frequent visitor to the area before becoming a full time resident. Her work perfectly captures the unique beauty of the Russian River and the surrounding Northern California landscape, from the deep greens of the redwoods to the golden vineyards and the blues of the river itself. Through her watercolors, Nan Still brings warmth,

character, and elegance to familiar local scenes, Watercolor paintings, prints, and cards available at:

Russian River Art Gallery
16357 Main Street
Guerneville, CA 95446

She also accepts private commissions.
nanstill@hotmail.com

Reminder! We can no longer except Western Union Money Orders.
You can obtain Money Orders from most USPS offices.



D & G Equity Management
14080 Mill Street/PO Box 418
Guerneville CA 95446
707-869-0808
www.dandgequity.com

Owners Corner



Flood Preparedness Information for Owners

Flood Preparedness for Rental Property Owners: Before & After a Flood

Flooding can happen quickly and may result from heavy rain, overflowing waterways, drainage problems, storm surge, or other severe weather. Even properties outside high-risk flood zones can experience flooding.

Taking preventive steps before a storm can help protect your rental property, reduce damage, and keep tenants informed and safe.

Before a Flood: Prepare Your Property and Your Tenants

Preparation should begin well before severe weather is in the forecast.

Review your insurance coverage. Standard property insurance does not typically cover flood damage. Talk with your insurance agent about whether separate flood insurance is appropriate for your rental property and make sure you understand your coverage, deductibles, and claims procedures. Flood insurance policies may have a waiting period before coverage becomes effective, so don't wait until a storm is approaching.

Document the condition of the property. Take current photographs or video of the exterior and interior, including flooring, appliances, mechanical equipment, and other major building components. Keep copies of insurance policies, leases, repair records, receipts, property inventories, and contact information in secure digital storage or a waterproof location.

This documentation can be extremely helpful if an insurance claim is necessary.

After a Flood: Inspect, Document and Respond Quickly

Once the water recedes & it is safe to return, approach the property carefully. Flood-damaged buildings can contain electrical hazards, contaminated water, unstable materials, mold, sharp debris, and displaced animals. Protective clothing, sturdy footwear, and gloves should be used during cleanup and inspections.

Document damage before cleanup. Take detailed photos and video of the exterior and every affected room before damaged materials are removed whenever it is safe to do so. Photograph damaged appliances, flooring, walls, cabinets, mechanical equipment, and personal property. FEMA recommends documenting losses carefully before disposing of damaged items because the information may be needed during the insurance claims process.

Contact your insurance company promptly. Report the loss and follow your insurer's instructions regarding inspections, emergency repairs, documentation, and damaged materials. Keep receipts and detailed records for cleanup, temporary repairs, contractors, and other flood-related expenses.

Prevent additional damage. Once conditions are safe, reasonable steps should be taken to prevent further water intrusion and limit mold growth. Standing water and wet building materials should be addressed as quickly and safely as possible.

FEMA advises flood insurance policyholders to take reasonable measures to minimize the growth and spread of mold following a flood.

Use qualified contractors. Flood recovery often attracts unlicensed or inexperienced contractors. Verify licenses and insurance when required in your area, obtain written estimates, and document the scope and cost of repairs.

Check local permitting and building requirements before beginning significant restoration work.

Keep tenants informed. Let tenants know when inspections will occur, what areas they should avoid, what repairs are planned, and whether utilities or portions of the property are temporarily unavailable. If the property cannot be safely occupied, follow applicable local and state requirements regarding habitability, access, repairs, and tenant communication.

Preparation Can Make Recovery Easier

No property owner can prevent every flood, but advance planning can significantly improve the response. Maintaining the property, reviewing insurance coverage, documenting its condition, establishing a tenant communication plan, and knowing whom to call before an emergency can reduce confusion when severe weather arrives.

A good rule for rental property owners is simple: prepare early, put safety first during the event, and document everything afterward



Disaster Assistance

Please have the following available:

- Your address with zip code
- Condition of your damaged home
- Insurance information, if available
- Social Security number
- Phone number where you can be contacted
- Address where you can get mail or email address to receive electronic notifications

Direct Deposit: Disaster assistance funds can be sent directly to your bank account. Please provide your bank account type, account number and bank routing number.

Stay in touch with FEMA: When you apply, you will receive a FEMA registration number. Save it. You will need the number whenever you contact FEMA.

Disaster assistance is available without regard to race, color, religion, national origin, sex, age, disability, English proficiency, or economic status.



DisasterAssistance.gov

4 Ways To Apply

Online: DisasterAssistance.gov

Mobile: Through the FEMA app

Call: (800) 623-3362 & TTY: 1-800-462-7529 (VRS)



In Person: Visit a Disaster Recovery Center - fdc.fema.gov/irc

Star Vendor
Lock Stop & Key
Super fast response time,
quality work and friend
service is what make
working with them a
pleasure!

**ARE YOU OR SOMEONE YOU
KNOW INTERESTED
IN SELLING YOUR
PROPERTY? CALL US
TO DISCUSS HOW WE CAN
HELP!**

RESIDENT Resources



Flooding can happen quickly during heavy rain, storms, drainage backups, or rising water. Please review the following steps to help protect yourself, your household, and your personal belongings.

Before a Flood

Prepare an emergency kit with water, non-perishable food, medications, flashlights, batteries, phone chargers, important documents, pet supplies, and basic first-aid items. FEMA recommends having supplies that can last for several days.

Make an evacuation plan. Know where you would go, how you would get there, and how you would communicate with family or roommates if phone service is limited. Text messages may work when calls do not.

Sign up for local emergency alerts and monitor weather updates during heavy rain or storm events. Ready.gov and the Red Cross recommend knowing the difference between a flood watch, meaning flooding is possible, and a flood warning, meaning flooding is happening or expected soon.

Move valuables and important items off the floor, especially in ground-floor units, garages, storage closets, patios, and basements. Keep electronics, documents, photos, and valuables in higher locations when flooding is possible.

Review insurance coverage. Standard renters insurance often does not cover flood damage. Renters may be able to purchase contents-only flood insurance through the National Flood Insurance Program, which can cover tenant-owned belongings up to applicable limits.

During a Flood

Follow evacuation orders immediately. Do not wait if local officials tell you to leave. The CDC states that evacuation orders should never be ignored. DO NOT walk, swim, or drive through floodwater. Floodwater can be deeper, faster, and more contaminated than it appears. Ready.gov specifically warns against driving around barricades or entering flooded roads.

Stay away from electrical hazards. Do not touch electrical equipment, outlets, cords, or appliances if you are wet or standing in water.

Move to higher ground if water begins entering the area and it is safe to do so. Avoid basements, underground parking, and low-lying areas during active flooding.

After a Flood

Return only when water recedes and it is safe. Do not enter flooded areas if there may be structural damage, electrical hazards, gas leaks, or contaminated water.

Report water intrusion or damage to management as soon as possible. Include your unit number, affected areas, photos if safe to take, and whether water is still entering the unit.

Avoid contact with floodwater and wet materials when possible. Floodwater can contain sewage, chemicals, debris, and other hazards.

Wear gloves, boots, and protective clothing if cleanup is necessary.

Document damage to personal property with photos and videos before discarding items, unless they create an immediate health hazard.

Contact your renters insurance or flood insurance provider if applicable.

Watch for mold. Notify management promptly if walls, flooring, cabinets, closets, or personal items remain wet or develop odors.

Emergency Reminder

For life-threatening emergencies, call 911.

For local evacuation notices, shelter information, road closures, and emergency instructions, follow your city/county emergency management office and local weather alerts.

Best practice: keep emergency contact information, insurance details, IDs, lease documents, medication lists, and pet records saved digitally and in a waterproof bag.

Update and communicate with your housing provider.

Star Tenant

Laurie Greenquist

Some tenants don't just rent a space—they brighten it. You're a true star in our community, and we're grateful to have you here.



North Bay Red Cross
5297 Aero Drive
Santa Rosa, CA 95403
Phone: (707) 577-7600
NorthBay@redcross.org
Emergency Assistance
Emergency Shelters

SONOMA COUNTY HARVEST FAIR

Red, White & Sparkle!
A CELEBRATION IN EVERY GLASS

OCTOBER 10 * 2026

Santa Rosa Fair Grounds

★ RIO NIDO LODGE PRESENTS ★

Friday Night Trivia

WITH YOUR HOST
SJUR
RIO NIDO LODGE:

★ 2026 DATES every other Friday ★

MAY 1	MAY 15	MAY 29
JUN 12	JUN 26	JUL 10
JUL 24	AUG 7	AUG 21
SEP 4	SEP 18	OCT 2
		OCT 16

Where the redwoods stand witness
and the fire keeps the questions warm.

SOLAR PUNK FARMS
presents

WINE & WANDER

Tour The Farm!

EVERY SATURDAY
3-5 PM

\$30 FOR WINE & TOUR

15015 ARMSTRONG WOODS ROAD

Sip Local Wines!

17TH ANNUAL

GREEK & MIDDLE EASTERN FESTIVAL

SEPTEMBER 12TH & 13TH, 2026
NOON - 8 PM

HOSTED BY ST. GEORGE ORTHODOX CHURCH
7311 COLLEGE VIEW DR., ROHNERT PARK, CA

JOIN US ... EAT, DRINK, DANCE!

- LIVE MUSIC & ENTERTAINMENT •
- AUTHENTIC MEDITERRANEAN CUISINE •
- BEER & WINE • INTERNATIONAL MARKETPLACE •
- BOUTIQUES • HENNA TATTOO • KIDS CORNER •

FREE ADMISSION / FREE PARKING

For more information: stgeorgep.org/festival
Find us on Facebook and Instagram: @stgeorgefestival

REDWOOD CREDIT UNION
PRESENTS

FIESTA DE INDEPENDENCIA

17TH ANNUAL

Luther Burbank Center for the Arts

Redwood Credit Union

Sunday, Sept. 13th, 2026
1:00-7:00 pm

FOR ALL THAT YOU LOVE.

Halloween Boo Bash!

Saturday, October 31
12:00-3:00 pm
Downtown Oaks Park

Trick-or-Treating at the Vendor Booths!

Halloween Music and a Food Truck!

Brought to you by:

www.bucks.org www.blueheartshome.com

SONOMA CO. POMO DANCERS

Ocean Dance

Sharing Tradition and Culture Through Dance

SEPTEMBER 12, 2026, STARTING AT 2PM
CARLEVARD WAY, NORTH OF BODEGA BAY, OFF HWY 1
MORE INFO AND RSVP AT [HTTPS://WWW.STEWARDSCR.ORG/EVENTS](https://www.stewardscr.org/events)

ARTS

DO YOU KNOW WHAT TO DO IN AN EMERGENCY?

IF YOU ARE ASKED TO EVACUATE:
Listen carefully to instructions and information from public safety officials. Stay alert and be prepared for conditions or evacuation routes to change quickly.

NOAA WEATHER RADIO
Sonoma County residents may tune their NOAA radio to:

- County of Sonoma 162.475
- NW Sonoma County 162.550
- SW Sonoma County 162.475

LOCAL NEWS & INFORMATION

- KSIRO Radio 103.5 FM - 94.5 FM - 1350 AM
- KQED Public Broadcast Radio 88.5 FM
- TV Channel 9
- KZET Radio 90.5 FM
- KBBF Radio (Español) 89.1 FM

NIXLE: TEXT YOUR ZIP CODE TO 888777
FOR UP-TO-DATE ALERTS ON YOUR PHONE.

BE ALERT | BE PREPARED | STAY SAFE

2026 LET IT FLOW

RIVER PROUD

RUSSIAN RIVER PRIDE

Parade + Festival | Saturday September 19
Guernville CA

russianriverpride.org



Important Dates

Labor Day
Mon. Sept. 7th
Office Closed

Halloween
Sat. Oct. 31st

Thanksgiving
Thurs. Nov 26th
Office closed
Thurs & Fri.



SHARE YOUR POSITIVE EXPERIENCE ON
GOOGLE REVIEWS
WE WOULD LOVE TO HEAR FROM YOU!

Petaluma River CRAFT BEER FESTIVAL

Saturday, September 12, 2026
Brews Galore, Delicious Food & Live Music
all on the scenic Petaluma Riverfront!

12th ANNUAL

petalumarivercraftbeerfest.org