



1973 - 2023

SERVING & EDUCATING
HOA BOARDS & HOMEOWNERS

We're Here for You.



The Echo Club at Oakmont TECO June 18, 2025

The Echo Club at Oakmont (TECO) Leadership Team

**Thank You
Oakmont Villages Association
& Oakmont leadership team!**

Debbie Kiddoo, LOMAA Board President

Christel Antone, OVA General Manager

Peggy Cummins, LOMAA Board Treasurer

Jerry Gladstone, OVA-LOMAA Liaison



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SERVING & EDUCATING
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 **Echo**
EDUCATIONAL COMMUNITY
FOR HOA HOMEOWNERS

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Disclaimer

None of what is said during this seminar shall be construed as specific legal or expert advice from the speaker, sponsors, or Echo. If you wish specific advice, we encourage you to contact your attorney or another suitable expert.

The information we provide during this Presentation, Video, and Zoom is educational in nature and should not be relied upon for specific decision purposes.



Who is Echo?

A trusted resource for HOAs

*An
Educational
Nonprofit
Association
Serving HOA
Boards &
Engaged
Homeowners*

The Echo Club at Oakmont
June 18, 2025

David Zepponi, CEO
Echo

Who is Echo?

*An Educational Nonprofit Association Serving
HOA Boards & Engaged Homeowners*

- **Non-Profit Philanthropic Membership Association**
- **52 Years Old in 2025**
- **Funded Primarily by HOA Community Memberships**
- **~1,000 Members**
- ***Thousands homeowner members***



Echo

EDUCATIONAL COMMUNITY
FOR HOA HOMEOWNERS

The Echo Mission is...

To foster a better quality of life in
community associations through
education, advocacy, and networking.

EDUCATION | ADVOCACY | CONNECTION

Educate the Uninitiated

Where did you learn about how to manage an HOA?

- **Unbiased**
- **Unfiltered**
- **Consultative**
- **Direct**





Concept:

- Educate boards & homeowner about HOAs
- Adult learning methodologies
- Relevant material
- Peer-to-Peer learning
- Knowledge will build a better quality of life in HOAs

More than 100 Educational Events per Year

- **Regional Resource Panels & Clubs**
- **Larger Educational Seminars (3 per year)**
- **Peer Learning Groups and “Board Buddies”**
- **Nearly 30 Seminars Live Each Year**
- **On-Demand Education – Echo YouTube Channel**
- **Special Events**
- **Certification Program for *Board Member Preparedness***



Board Member Preparedness Certification (29.5 Hours)

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 (199)

- 199 - A Strategic Approach to HOA Management

Email: connor@echo-ca.org



Library of Printed Material Resources

Publications and Education

- The *Echo Journal* in print
- *Echo Insight* e-Newsletter
- Booklets & Manuscripts, i.e., *The Statute Book*
- Echo YouTube Channel
- Web Resources, i.e, Professional Directory
- Archived articles

Echo: A Resounding Voice for HOA Boards & Homeowners

Echo Board Members Club

**Peer-to-Peer monthly meetings for
Echo members who are or have been a board member.**

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*

Next meeting: June 10, 2025

Advisory Services with a personal touch and a smile... truly.

- *The friendly Echo Team is always available to help homeowners or just listen.*
- *Building communities through confidential advisory services and useful, informative resources.*
- *We're on your team! Echo represents the interests of HOAs to build strong and caring communities.*



Advocate for a better quality of life in HOA communities

- **Resource to track state legislation and help HOAs comply with new legislation**
- **Catalyst to build community, support neighborliness**
- **Support for conflict resolution strategies**
- **Influencer for HOAs in political arenas**

The Legacy of Echo is Built on Member Trust

*Education, Advocacy,
Networking*

Presentation



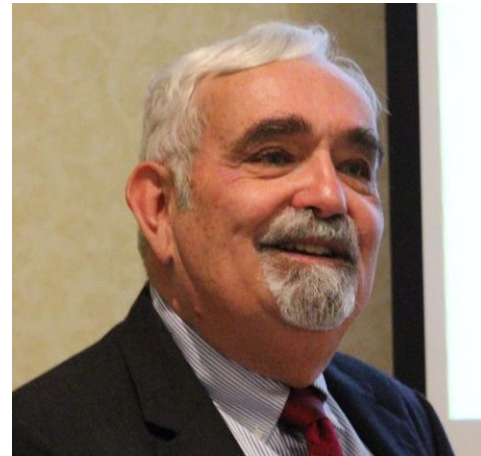


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Reliable Governing Documents are the Foundation of a Well-Run HOA

Glenn Youngling, Esq.



Nathan McGuire, Esq.

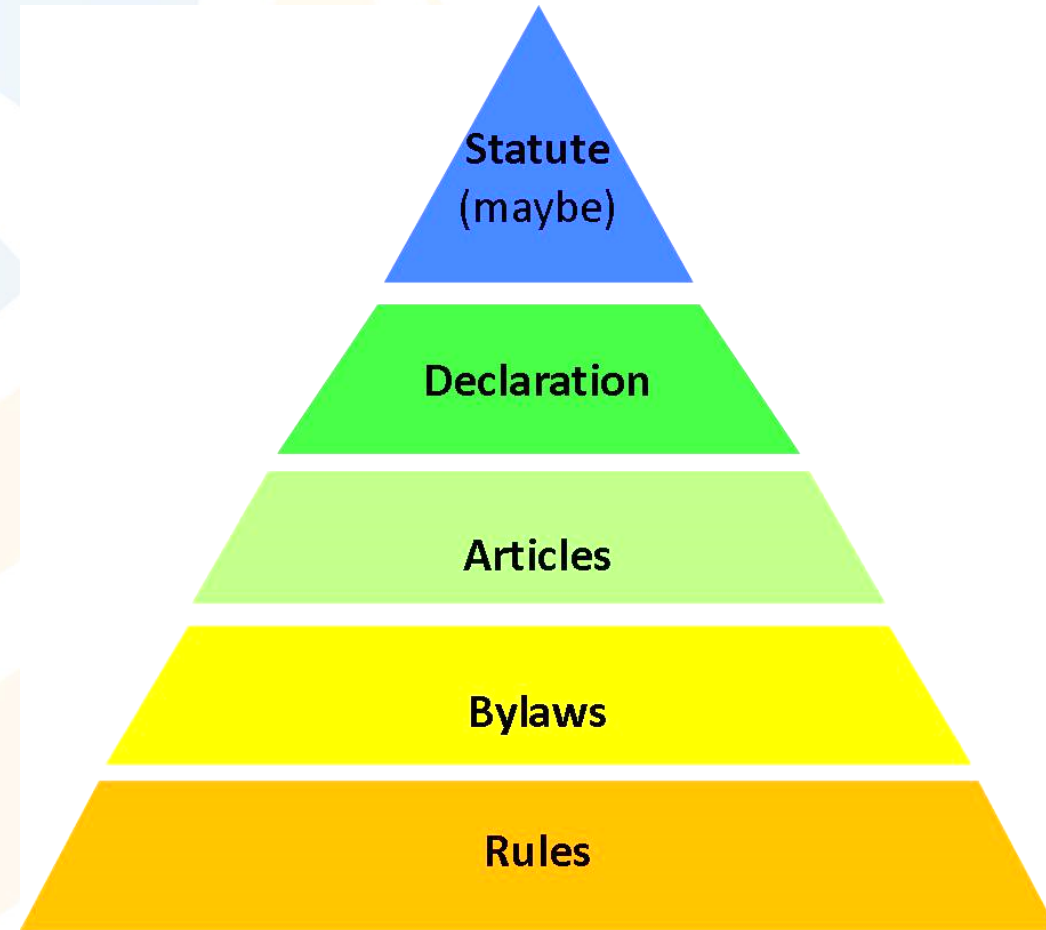


MC GUIRE
SCHUBERT
SOHAL LLP



What Are Governing Documents?

- Declaration of Covenants, Conditions, & Restrictions (CC&RS)
- Articles of Incorporation
- Bylaws
- Rules & Policies
 - Collection Policy (required) [CC§ 5310(a)(7)]
 - Voting Rules (required) [CC§§ 5100-5130]
 - Architectural Procedures (required) [CC§ 4765]



Document Hierarchy

(Civil Code §4205)

BYLAWS

- Operational Guidance & Efficiency
- Avoid Outdated Procedures that may be Illegal with Consequences
- Stand Alone Document
- Dovetail with Policies
- Build in Flexibility to Update Procedures

Do they Include:

- Electronic meetings?
- Electronic Voting?
- Reduced quorums?
- Annual meeting required?
- Examples of Board-authorized actions?
- Approval of minutes?
- Member notice options?
- Voting timelines?
- Acclamation option?
- Voting Policy?

Rules & Policies

- Collection Policy (required) [CC §5310(a)(7)],
- Voting Rules (required) [CC §§5100-5130].
- Architectural Procedures (required) [CC §4765]
- Alternative Dispute Resolution [CC §5905]



Audiences

- Owners
- Buyers
- Lenders
- Directors
- Managers
- Insurance Underwriters
- Judges & Mediators



Unreliable Gov Docs = RISK

Legal Challenges & Award of Attorney Fees to Owner

Dilutes Director / Personal Defenses

Insurance & Claims Complications

Board and Management Inefficiency

Enforcement Options Limited

Ambiguity or Omissions leads to Disputes

Considerations:

- How Long Since Last Update?
- Developer Provisions?
- Attorney Proposals
- Different Approaches
- Flat & Variable Legal Fees
- Assisting Counsel Effectively
- Understandable text
- Add Flexibility
- Statutory Compliance/Violations
- Assignment of Responsibilities
- Enforcement Tools
- Risk Management
 - Insurance
 - Damage & Destruction
 - Risk Components



“Hidden” Tools

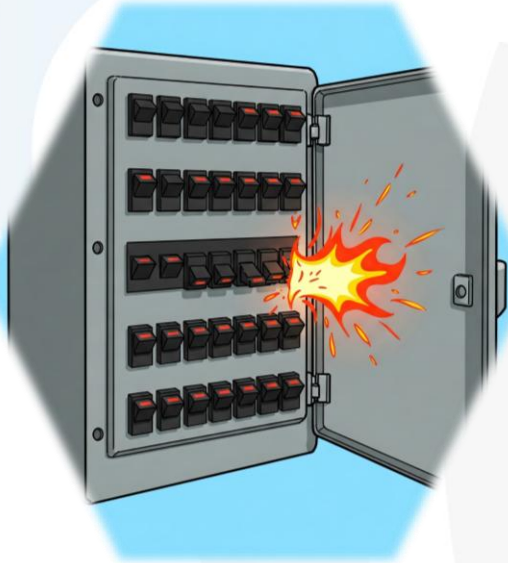
- Defined Terms
- Table of Contents
- General Rule v. Exceptions
- Balance CC&Rs vs. Rules & Policies
- Enforcement Options



Who is Responsible for What?

- Maintenance, Repair & Replacement (MRR) Concepts
- MRR Defaults in Civil Code §4775
- Ownership, Control, Duty to Pay
- Considerations
 - Aesthetics
 - Life Safety
 - Economies of Scale
 - Access
 - Different Levels of Use/Abuse
 - Past Practices
 - Insurance
 - Drafting a “Hit List” of Components & Systems

Common Problems



High Risk
Components

Pets

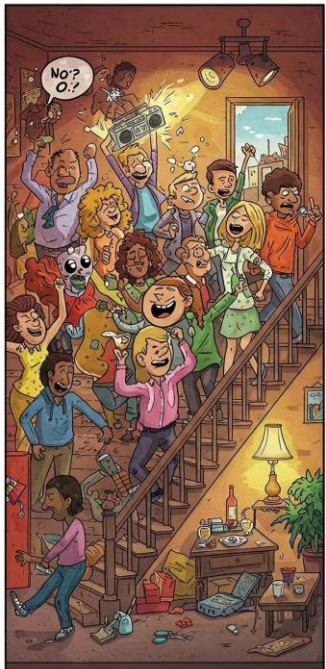


Acoustics

Example: Enforcement Options

Scenario:

Tenant with junker cars, aggressive dog, unsavory visitors at all hours, loud music, unkempt front yard



Relevant CC&R Sections:

- 7.2 Owner responsible for Tenant
- 6.4 Pets
- 6.15 Nuisance
- 6.18 Vehicles & Parking
- 11.4 Hearing & Statement of Decision
- 4.1, 11.5 Reimbursement Assessment
- 11.7 Notice of Violation on title
- 4.3 Lien

Architectural Alteration Agreement
 lacks practical enforcement provisions
 Balcony railing risks and cost of upgrades
 Buyer termite and contractor inspections
 Cable service contracts
 Catastrophic Damage
 Changing exterior paint colors
 Common Area irrigation tied into
 domestic water meter
 Delinquent owner while tenant pays rent
 Electric Vehicle (Carport) Charging Stations
 Extending fence into Common Area
 Extending decks over Common Area
 Garage and estate sales
 Gutters and downspouts
 Inconsistent treatment of
 window replacements
 Insurance deductibles
 Jurisdiction over public streets
 still within subdivision
 Lack of owner and/or tenant insurance
 Moving pods and debris boxes
 New skylight into old roof request

**THE ART
 OF THE
 HIT LIST:**

**Planned
 Developments**



Non-functioning foundation drains
 Rodents
 Root damage to underground pipes
 Security cameras (Owner & Association)
 Sewer laterals
 Solar roofing systems
 Smoking around the Common Area
 Suspending rights to use facilities
 Termites traveling among townhouses
 Tree leaf debris, views and privacy
 Tree ownership and control
 Tree root damage
 Troubleshooting leaks

Risk Management

- Insurance Options
 - Full Replacement Cost
 - Builder Grade
 - Bare Walls / “Walls in”
- High Deductibles
- Owner Required Insurance
- Subrogation
- Catastrophic Loss
- Shift Insurance from HOA to Owners individually



Artificial Intelligence & Gov Docs?

- Rapidly Evolving Capabilities
 - Claude, Gemini, ChatGPT, CoPilot & Many More
- Uploading Docs and Statutes?
 - Size Limits, Live Recording, Transcripts & AI Memos
- Searching within the Upload “Library”
 - Cumulative String, Folders, Starting Over
- The Art of Instructions / Prompts / Follow Up Direct
- Format, Headings, Citations, Organization
- Cumulative Learning
- Hallucinations
- The Challenge of Seeing What Is Not There
- Source Citations and Vetting
- (This will be outdated by next week!)



Extend the Life of the Docs



- Balance detail in the CC&Rs or Bylaws v. detail in related rule/policy
- Reference to applicable statutes
- Board update authority to conform to changes in the law
- Board updates to Rules & Policies

Challenges

- Lender approvals
- City approvals
- Voter Apathy
 - Plan ahead with strategies to Get Out The Vote
 - Mini-Amendment First to lower % required to approve?



If all else fails....
Court petition



Whats Next?

- Docs passed – YAY!
 - But it ain't over yet ... Now's the time to get the rest of your docs lined up.
- Revisit Rules & Policies
 - Eliminate conflicts
 - Ensure dovetails
- Voting Policy (required)
- Collection Policy (required)
- Architectural Procedures (required)
- Alternative Dispute Resolution (required)





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THANK YOU





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Open Forum Q&A



The Echo Club at Oakmont

TECO – Wed., July 30, 2025, 3 pm - 6 pm, East Rec Center

- **Bootcamp – Susan Hoffman – Professional Association Services (PAS), Nathan McGuire, Esq., McGuire Schubert Sohal LLP**

TECO – Wed., September 17, 2025, 4 pm - 6 pm, West Rec Center

- **Managing Reserves – Andrew Hey, The Helsing Group**

TECO – Wed., December 17, 2025, 4 pm - 6 pm, West Rec Center

- **New Laws and Legislation – Nathan McGuire, Esq., McGuire Schubert Sohal LLP**
Holiday fun!

Food and Beverages are usually provided

Echo Resource Panels

Sacramento Resource Panel – Tuesday, August 5, 2025

*** Landscaping**

The Echo Club at Rossmoor – Wednesday, August 6, 2025

***Budgets & Reserve Study**

East Bay Resource Panel – Thursday, August 7, 2025

***Budget Season Toolbox – Reserve studies, preparation & Financials**

Los Angeles Resource Panel – Tuesday, August 12, 2025

***Budget Season**

Orange County Resource Panel – Wednesday, August 13, 2025

***Reserved Studies**

San Diego Resource Panel – Thursday, August 14, 2025

***How to Prepare for a Roofing Project**

Resource Panel Meetings are Free to Echo HOA Board Members

Food and Beverages are usually provided

In-Person Educational Seminars

Southern California Educational Seminar
October 11, 2025

Legislative Update & NorCal Seminar
November 15, 2025



Upcoming Webinars

June 19, 2025 – Community Conversation:
Tree Care & Defensible Space

June 28, 2025 – Educational Workshop: Good Governance
Leadership & Governance

July 10, 2025 – Community Conversation:
Home Sale Documents

July 10, 2025 – Ask the Experts
Managing a Well-Maintained Community



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Raffles





Thank You and Have a Safe Trip Home!

