



SERVING & EDUCATING
HOA BOARDS & HOMEOWNERS

We're Here for You.

A scenic photograph of a golf course. In the foreground, a green fairway leads to a pond with a fountain spraying water. A red flag on a pole is visible on the right side of the pond. In the background, there are large trees, a few houses, and rolling hills under a clear sky.

The Echo Club at Oakmont TECO June 17, 2026

The Echo Club at Oakmont (TECO) Leadership Team

**Thank you to the Oakmont Villages Association &
Oakmont leadership team!**

Debbie Kiddoo, LOMAA Board President

Jerry Gladstone, OVA-LOMAA Liaison

Christel Antone, OVA General Manager

Peggy Cummins, LOMAA Board Treasurer

John MacInnis, LOMAA Board Member

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What the HOA!

Responsibilities that HOA Boards and Real Estate Agents Should know

Presented by:

David Feingold | Ragghianti | Freitas, LLP

Sonja Bachus | Bimini Corp

Paula Lewis | Century 21





The Echo
Mission:

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

Who is Echo?

A trusted resource for HOAs

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

echo-ca.org

David Zepponi, CEO
Echo

Educate the Uninitiated

Where do Homeowner Associations Members and Board Members learn about how to manage their HOA?

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



Echo Services At-A-Glance

- More than 100 educational events per year
- *HOA Board Member Preparedness* certification
- Library and repository of information & education materials
 - Website and *Echo YouTube* channel
 - Echo Store
- Publications: Two periodicals, *The Statute Book*
- Peer-to-Peer learning (Board Members Club and Board Buddies)
- Advisory services
- HOA and legislative advocacy

- New: “*Echo Our Town*” – Marketplace, Collaborate, Community Board

- Quarterly events are held Central Coast at the Santa Cruz County Association of Realtors office!

- Go to our website at <https://echo-ca.org>

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.



What the HOA!

Responsibilities that HOA Boards and Real Estate Agents Should know

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Today's Goals - To understand ...

The Legal (Dave Feingold)

- HOA Purchase and Sale Disclosure Obligations
- Key Disclosure Issues and Landmines
- Risk Management Tips for the HOA
- Recent Case Law and What's Ahead

Today's Goals - To understand ...

The Practical (Management - Sonja Bachus)

- How HOA disclosures are created and delivered
- Essential Elements of a Successful Transaction
- Each Party's Role in the Process

Today's Goals - To understand ...

The Transaction (Realtor – Paula Lewis)

- Oakmont – Overview/Common Misunderstandings
- Transaction Best Practices
- Transaction Worst Practices - & Examples
- Key Issues in Every Transaction

The Positive Side of HOA Living

- Preserve Quality and Character of Community
- Provide Amenities and Services
- Opportunity for Clubs and Social Activities
- Benefit from Economies of Scale



The Legal ...

HOA Role in Purchase and Sale transactions

- Not a party to the sale
- Not responsible for due diligence
- Primary role = statutory disclosures
- Role is not advocacy, its accuracy

The Legal ...

The Disclosure Obligations

- Civil Code §4525 – Disclosure to Prospective Purchaser
- Duty to Seller, not Buyer
- Required Disclosures
- Statutory Forms

The Legal ...

Disclosure and Escrow Landmines

- Outdated Annual Disclosures
- Future Funding Needs
- Unresolved Violations
- Insurance Coverage – HOA v. Owner
- Litigation and threatened litigation
- FHA – Accommodation Requests
- Non-Statutory Disclosure Forms
- Lender Questionnaires

The Legal ...

Risk Management Tips

- Pay Attention – consider agendaizing disclosures
- Standardize Disclosure Process
- Be wary of non statutory forms
- Stay in Your Lane
- Be Positive but Don't Make Promises

The Legal ...

Disclosure Mantra

- Tell 'em what you know
- Tell 'em what you don't know
- Tell 'em what you're doing about what you don't know
- Tell 'em when you may know more.

The Legal ...

Case Law and Pending Bills

- Ostayan v. Nordhoff (2003).
 - Assn duty to Seller, not Buyer
- Morris v. W. Hayden Estates (2024)
 - The Buyer Christmas Extravaganza Case
- AB 1184: The HOA Accountability and Transparency Act
- SB 1007: Annual Disclosures, Assessments, Discipline

The Practical ...



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The Practical ...

- . The Process
- . The Documents
- . The Escrow Demand
- . The Certification/Questionnaire

Sample – Documents for HOAs

CHARGES FOR DOCUMENTS PROVIDED AS REQUIRED BY SECTION 4525*

The seller may, in accordance with Section 4530 of the Civil Code, provide to the prospective purchaser, at no cost, current copies of any documents specified by Section 4525 that are in the possession of the seller.

A seller may request to purchase some or all of these documents, but shall not be required to purchase ALL of the documents listed on this form.

Purchased By:

Confirmation #:

Property Address:

Owner of Property:

Owner's Mailing Address (If known/ different from property address.):

Provider of the Section 4525 Items:

Print Name: _____ **Position/Title:** _____ **Association/Agent:**

Date Form Completed:

Sample - Documents for HOAs

Check or Complete Applicable Column or Columns Below:

Document	Civil Code Section Included	Fee for Document	Not Available (N/A), or Not Applicable (N/APP), Or Directly Provided by Seller and confirmed in writing by Seller as a current document (DP)
Age Restrictions	Section 4525(a)(2)	\$ 0.00	N/APP
Annual Budget Report	Sections 5300 and 4525(a)(3)	\$ 20.00	Purchased
Approved Assessment Changes	Sections 5300 and 4525(a)(4), (8)	\$ 0.00	Included in Annual Budget Report
Articles of Incorporation	Section 4525(a)(1)	\$ 15.00	Purchased
Assessment Enforcement	Sections 5310 and 4525(a)(4)	\$ 0.00	Included in Annual Budget Report
Assessment/Reserve Summary	Sections 5300 and 4525(a)(4)	\$ 0.00	Included in Annual Budget Report
Board Minutes - 09/11/2025	Section 4525(a)(10)	\$ 5.00	Purchased
Board Minutes - 07/10/2025	Section 4525(a)(10)	\$ 5.00	Purchased
Board Minutes - 05/08/2025	Section 4525(a)(10)	\$ 5.00	Purchased
Board Minutes - 03/13/2025	Section 4525(a)(10)	\$ 5.00	Purchased
Board Minutes - 01/09/2025	Section 4525(a)(10)	\$ 5.00	Purchased
Bylaws	Section 4525(a)(1)	\$ 20.00	Purchased
CC&Rs	Section 4525(a)(1)	\$ 25.00	Purchased

Sample - Documents for HOAs

Check or Complete Applicable Column or Columns Below:

Document	Civil Code Section Included	Fee for Document	Not Available (N/A), or Not Applicable (N/APP), Or Directly Provided by Seller and confirmed in writing by Seller as a current document (DP)
Elevated Structure Inspection	Section 5551(l)	\$ 25.00	Purchased
Emergency Assessment	Section 4525(a)(4)	\$ 0.00	N/App
Financial Statement Review	Sections 5305 and 4525(a)(3)	\$ 15.00	Purchased
Insurance Summary	Sections 5300 and 4525(a)(3)	\$ 10.00	Purchased
List of Defects	Sections 4525(a)(6), 6000, and 6100	\$ 0.00	N/App
Notice of Violations	Sections 5855 and 4525(a)(5)	\$ 0.00	Included in Escrow Demand
Operating Rules	Section 4525(a)(1)	\$ 5.00	Purchased
Questionnaire/Certification		\$ 50.00	Purchased
Regular Assessment	Section 4525(a)(4)	\$ 0.00	Included in Escrow Demand
Rental Restrictions	Section 4525(a)(9)	\$ 0.00	N/App
Reserve Study		\$ 25.00	Purchased
Settlement Notices	Sections 4525(a)(6), (7), and 6100	\$ 0.00	N/App
Special Assessment	Section 4525(a)(4)	\$ 0.00	N/App
Statement of Fees	Section 4525	\$ 0.00	Included in Statement of Fees
Unpaid Obligations	Sections 5675 and 4525(a)(4)	\$ 0.00	Included in Escrow Demand
		\$ 75.00	Processing Fee
		\$ 310.00	Total Cost

* The information provided by this form may not include all fees that may be imposed before the close of escrow.
Additional fees that are not related to the requirements of [Section 4525](#) may be charged separately.

(Amended by State 2025, Ch. 516 (SB 450) Effective January 1, 2026)

The Practical ...

- . Essential Elements
 - . Timely Delivery
 - . Accuracy
 - . Tracking
 - . Proper Accounting of Funds

The Practical ...

Working together for a smooth transaction



The Transaction ...



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The Transaction ...

- Oakmont - Overview / Common Misunderstandings
 - HOA Dues vs. OVA (Oakmont Village Association) Dues
 - Not all HOAs offer the same amenities
 - **Living in an HOA is not more expensive than an owner-maintained lot**
 - The plus of being able to “Lock and Leave” for folks who travel a lot

The Transaction ...

- Transaction Best Practices
 - Order HOA Docs when you list the house
 - CAR form HOA-IR
 - CAR form HOA-RN
 - CAR form HOA-RS
 - Provide a guideline Letter from your HOA for Disclosure packet
 - Have an agent disclose key HOA info in MLS

The Transaction ...

- Transaction Worst Practices & Examples
 - Lack of Disclosure about HOA rules and Coverage
 - Lack of Disclosure about any specific restrictions in your HOA
 - Selling a home to an investor when the rental restrictions are full
 - Selling a home to a buyer who needs a fenced yard

The Transaction ...

- Key Issues in Every Transaction
 - Sellers are responsible for providing buyers with HOA information
 - Buyers should take the time to read over the documents
 - Sellers may have to participate in the buyer getting questions answered during the escrow process

The Benefits of HOA Living

- **Property values**
- **Amenities**
- **Aesthetics**
- **Economy of Scale**
- **Affordability**
- **Community**
- **Shared Leadership**



Open Q&A Forum

Presented by:

David Feingold | Ragghianti | Freitas, LLP
Sonja Bachus | Bimini Corp
Paula Lewis | Century 21

The Echo Club at Oakmont “TECO”

July 15, 2026, Wednesday, **2 pm – 5 pm**, West Rec Center
Special Event: Board Member Preparedness – Management,
Finance and Legal Responsibilities – **3-hour class**

September 16, 2026, Wednesday, 3 pm – 5 pm, West Rec Center
How do Board Members Create a Great HOA!

December 16, 2026, Wednesday, 3 pm – 5 pm, West Rec Center
and **Holiday Fun!**
What to expect in 2027 – New Law Update



Upcoming Webinars

June 24, 2026 – Educational Workshop: Good Governance - Leadership & Governing (Part 1)

June 26, 2026 – Educational Workshop: Good Governance - Leadership & Governing (Part 2)

July 9, 2026 – Community Conversation:
Paving Projects and How to Manage

Echo Northern California Resource Panels (In-Person)

Tues, August 4, 2026 - Sacramento Resource Panel (11:30 am – 1:30 pm)

Homeowner Engagement

Wed, August 5, 2026 - Echo Club at Rossmoor (9:30 am – 11:30 am)

Thurs, August 6, 2026 - East Bay Resource Panel – Wednesday, April 8, 2026

Insurance updates

Tues, August 18, 2026 - Wine Country Resource Panel (11:30 am – 1:30 pm)

**Turning Up the Heat - Fire and Water Damage Awareness! , Guiliani
Construction**

Wed, August 19, 2026 - North Bay Resource Panel (11:30 am – 1:00 pm)

Let It Go or Heck No! Knowing When Your HOA Must Act

Wed, August 19, 2026 - San Francisco Resource Panel (5:30 pm – 7:30 pm)

Structural Safety – Understanding Risks & Responsibilities



Echo Board Members Club

Tuesday, August 11, 2026

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***

Board members or former board members only.

In-Person Educational Seminars

Southern California Educational Seminar
September 26, 2026

Legislative Update & NorCal Seminar
November 14, 2026



- Our Town is a **community platform** designed to **build connections** in the neighborhood by sharing thoughts, ideas, and providing a marketplace for community members.
- It is a place to **find information about the association** such as calendars and governing documents, track community projects, and learn about the community happenings on the community calendar.
- And it is a place for community members to learn by directly **accessing hundreds of educational programs and resources offered by Echo.**

Our Town, could be, the center of your town.

Do you or your HOA want to participate in our beta test?
Send an email to Connor@echo-ca.org



**Thank you and
See you at the next
TECO Talk!**

