



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. The background features a line of trees and rolling hills under a clear sky.

The Echo Club at Oakmont TECO

September 16, 2026



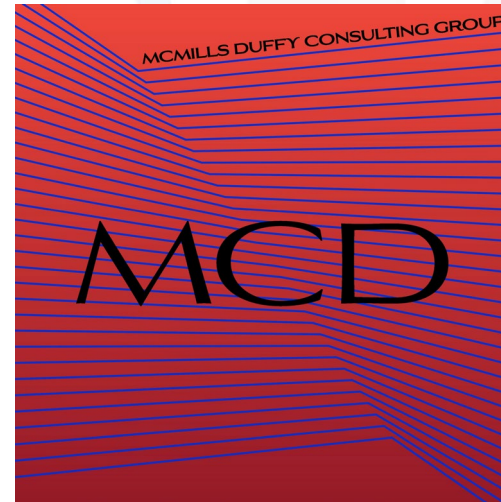
OAKMONT:

Wanna SEE the change? BE the change!!

Presented by:

Heather McMills | McMills Duffy Consulting Group, LLC

Jill Duffy | McMills Duffy Consulting Group, LLC



The Echo Club at Oakmont (TECO) Leadership Team

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

Debbie Kiddoo, LOMAA Board President

Steve Spanier, OVA Board Liaison

Christel Antone, OVA General Manager

Peggy Cummins, LOMAA Board Treasurer

John MacInnis, LOMAA Board Member

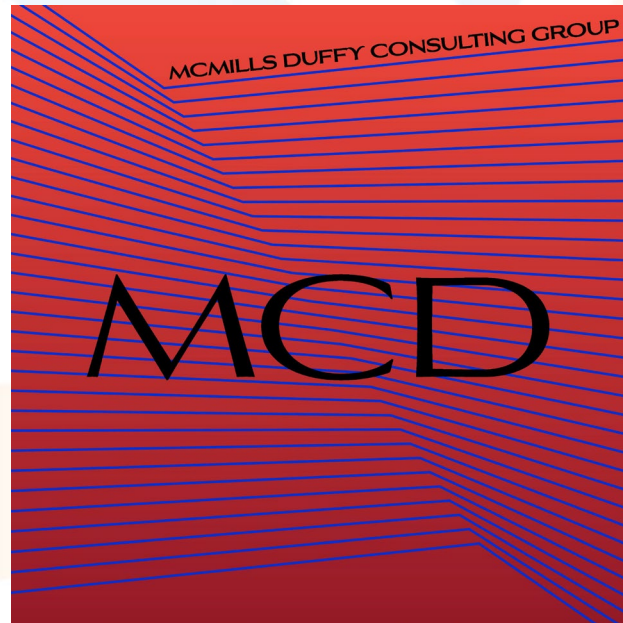
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EDUCATIONAL COMMUNITY
FOR HOA HOMEOWNERS

<https://echo-ca.org/>

Who is Echo?

An Educational Nonprofit Association Serving HOA Boards & Engaged Homeowners

- **80% funded by HOA community members**
- **53 years as a trusted HOAs resource (est. 1973)**
- **Established to build better communities through education, advocacy, and networking.**

Publications & Information Resources

- **Echo Journal Magazine** – The Echo Journal features in-depth articles that get you ready to handle the many tasks and responsibilities as board members
- **Informative Website** – Get quick, expert answers from our online library of the statutes and articles. Read about legislative updates and show Echo's bookstore which provides additional resources and downloadable forms, just a click away
- **Publications - Statute Book** – Updated each year, our Statute book of indexed **California Laws** is an essential reference tool at your board meetings. New HOA members receive one hard copy, and all members may download a PDF for a small fee or purchase a book for quick reference.
- **Legislative Updates** – no more surprises – Echo closely monitors and reports on HOA legislation in Sacramento. You'll be ready when new laws take effect.
- **Insight E-Newsletter** – always stay informed with timely and trending **HOA-focused articles and fast-breaking news**. Look to Insight for updates on Echo events and networking opportunities. Published 8 times per year. **Alert e-news** when needed.



More than 110 events per year

- **Free and Low-Cost Educational Webinars** – On-demand and live HOA-specific online education with experts that will help to refine your skills and build a network of local professionals and fellow board members as an independent resource for you.
- **Board Member Training** – Whether you are new to the board or a seasoned board member, Echo's resources provide ongoing education and best practices on topics such as finance, insurance, project management and current California HOA related legislation. Network and other board members at Echo's exclusive Board Member's Club where you can meet fellow board members and share ideas.
- **Community Networking Resource Panels** – Our Resource Panel Luncheons are gatherings of local groups of Echo members to learn, share tips and offer support on topics that are issues in the area.
- **Educational Seminars** – Our In Person Educational Seminars will provide education on significant topics throughout California, and have interactions with professionals in the areas
- **Advisory Service as a Resource** – Reach out to our friendly staff. We're always ready to help you find the right resource and work through challenging issues. Echo works for HOA boards and homeowners, so we are on your team.



- **Community building and engagement platform for HOAs, including:**
 - An HOA-Community based information hub designed for HOA-specific communications and community notifications and outreach.
 - Sharing of community calendars, holding meetings and committee/project tracking, governing documents, and meeting notice requirements.
 - Local gleaning, services, and craft exchange
- **Easy-access to Echo-system resources for Echo members, including:**
 - Educational materials and HOA University,
 - Peer-to-Peer forums, meetings, and information sharing,
 - Professional resources and vendor sharing,
 - Community market and exchange bringing talents together.

The Echo Club at Oakmont “TECO”



Wed., Dec 16, 2026 – (3:00 pm – 5:00 pm)

What to Expect in 2027 – New Law Update

Presented by: Morgan C. Hurlbutt, Esq. and Tom W. Chaffee, Esq., O’Toole Rogers, LLP

****What topics would you like to see next year???**



Earn a Certificate of Board Member Preparedness

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 Course (199)

- 199 - A Strategic Approach to HOA Management

- **Courses live via webinars**
- 8 out of 10 courses **recorded & on demand**
- 2 courses require live, webinars w online participation
- 3 years to complete, pass exam

Connor@echo-ca.org

Echo Northern California Resource Panels (In-Person)

Sacramento Resource Panel – Tuesday, September 29, 2026

Getting Ready for Winter & Spring Projects

San Pablo Bay Resource Panel – Tues, September 30, 2026 (11:30 am – 1:30 pm)

Tips, Tricks and Tools: Everything you Need to Know to Make a Budget Season a Breeze

David Rosenblatt, OMNI

East Bay Resource Panel – Thursday, October 1, 2026

Security Issues in your HOA

Wine Country Resource Panel – Tues, October 13, 2026 (11:30 am – 1:30 pm)

Nightmare on HOA Street – When Insurance Gets Terrifying & How to Navigate the Unknowns

Christy Spina, Spina Insurance Agency

North Bay Resource Panel – Wed, October 14, 2026 (11:30 am – 1:00 pm)

The Future of Association Insurance

Kevin Boland, The Boland Insurance Agency



Upcoming Webinars

Thurs., Sept. 17, 2026 –Community Conversation (1 pm – 3 pm)
Valley Water & the Non-Functional Turf Bill

Wed., September 23, 2026 – Ask the Experts (1 pm – 3 pm)
HOA Management Services

Thurs., Oct. 1, 2026 – Community Conversation – (1 pm – 2:30 pm)
Fire Defense

Echo Board Members Club

Tuesday, October 13, 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.

Educational Seminars (In-Person, Large Event)

Southern California Educational Seminar
HOA Nuts, Bolts, and The Future
September 26, 2026

Legislative Update & NorCal Seminar
Affordable Housing Paradox
November 14, 2026
San Ramon Community Center



OAKMONT: Wanna SEE the change? BE the change!!

How board members are being EMPOWERED to make positive changes at their HOAs! Join YOUR board to make positive changes where you live!

September 16, 2026

Presented by:

Heather McMills | McMills Duffy Consulting Group, LLC
Jill Duffy | McMills Duffy Consulting Group, LLC

Agenda

The role of a board member is critical in shaping property attributes, community values, asset preservation, and protecting homeowner equity. You already have the skills needed to become a board member: **common sense; ability to make informed decisions.**

I. The role of a board member is strategic — making key decisions based on governing documents and insights from industry experts.

II. Tools & best practices boards should be using to spend less time serving while increasing positive outcomes.

III. How do I get involved? - Elections and terms served; fiduciary and board protections; receivership.

IV. Conclusion: Boards have tangible power to protect homeowner equity and community quality of life. Joining a board can help protect your biggest investment!

V. Q&A

How & Why We Joined Our HOA Board

- Turned negatives into positives by gathering with other homeowners to make a plan to run and execute real change.
- Saw with our own eyes what we did not like around the property; decided to change it.
- Saw physical areas around the property that we loved and wanted to improve.
- Were subjected to major financial decisions we did not agree with; and wanted future change.
- Was tactical at first; but we delegated to our Community Manager and vendors; who handle all operations and tactical now.
- Board is fully strategic and sets the tone/policies of the Community (caring, respectful, creating neighborly harmony & friendships).

WHY IT MATTERS

It Starts With YOU

Board volunteers play a direct role in shaping the place YOU live. It comes down to three things every strong HOA needs.

01

Influence

Have a direct hand in shaping the decisions that affect the board's best practices, rules / regulations, and reserves management.

02

Empowerment

Become equipped with the tools to effectively lead your sub-HOA.

03

Service

Be the person who makes the difference in your sub-HOA.

The Role: What Board Service Actually Looks Like

Big decisions about your community get made in the boardroom. When you serve, you're shaping that direction — not just responding to it.

- **Use the resources** available to you to do the work:
 - Community Manager
 - Vendors
 - Consultants
 - Experts
- **Set the vision.** Help decide which projects and improvements come first.
- **Spend dues wisely.** Guide the budget so money goes where it is needed most.
- **Solve real problems.** Turn complaints and ideas into action that homeowners can see and feel.
- **Enjoy the fruits of your efforts.** Enjoy the changes you have been integral in making as a board member, in your community.

The Tools

Leading with risk management and utilizing resources make your board duties easier – *spend less time and get better results.*

- Fiduciary duty comes in 3 buckets – 1. good faith; 2. confidentiality and, 3. put the HOA above your own interests – easy to do if you use the right tools!
- Roadmap (reserve study) – fancy term for plan on a page – Board creates it; vendors execute it (know your property).
- “Value For Spend” – LOI
- Community Managers – they make your life easier – use them!
- Automation – use shared tech to keep things aligned; set simple parameters to streamline meetings and communications.
- Communications Tools for Homeowner Alignment & Harmony.

Leverage Your Community Manager To De-Risk, Spend Less Time, & Make More Impact

- Know the role of your Community Manager. Delegate!
 - An administrator and advisor carrying out the day-to-day operations of an association under the direction of the elected Board of Directors.
 - Handle correspondence, manage vendor contracts, and coordinate routine maintenance for common areas.
 - Prepare draft budgets, collect assessments, pay association bills, and assist with financial record-keeping.
 - Assist the board in complying with legal notice, election, and open meeting requirements mandated by the Davis-Stirling Act.
 - Keep and produce association records and member disclosures as required by law.
 - Follow board directives without breaching confidentiality.

The Service: I Want To See Change Here. How Do I Get Involved?

1. Not quite ready to run for the board? You can still make a difference! Reach out to a board member or the CM to find out how you can volunteer for a committee, like landscaping, to get your feet wet first.
2. Ready to run for the board? The Call for Candidates is sent out by the CM at least 120 before the voting deadline ([Civ. Code § 5115\(a\)](#)).
3. Submit the completed Call for Candidates form issued by the CM for the sub-HOA, including a brief statement of why you would be a good fit for the board.
4. Timing - the election process depends on the annual meeting schedule outlined in your sub-HOA's CC&Rs.

Protections & Risks For Board Members

- In California, board members can be sued personally for decisions they make as board members.
- When board members uphold their fiduciary duties, it's straightforward — board negligence is hard to prove.
 1. Act in good faith, exercising honest intentions and reasonable care.
 2. Ensure privacy and confidentiality are maintained.
 3. Always prioritize the HOA interests above your own.
- D&O and E&O insurance provides coverage for legal defense expenses and potential financial settlements.
 - It protects you from personal financial loss if sued over management decisions, governance, or official duties.
 - Homeowners are more likely to serve on the board if they are assured that their personal assets are protected from potential litigation.

What Happens If No One Runs For The Board?

The HOA can go into “receivership”, which means:

- Homeowners lose direct control over shaping where they live; from physical to financial and community aspects.
- That won't happen when people like you get involved!
- You can and do make a difference!

YOUR HOA BOARD NEEDS YOU

- **You already have the skills to run for the board!**
 - Common sense
 - Listening skills
 - Writing skills
 - Design skills
 - Speaking skills
 - Law, tax, business, finance
- **Lead and collaborate.** Sharpen budgeting, planning, and people skills.
- **Make a visible difference.** See your effort show up in your community.
- **Leave a legacy.** Hand the next homeowners a stronger HOA.



Open Q&A Forum

Presented by:

McMills Duffy Consulting Group, LLC

www.mcmillsduffy.com

800-919-4351



Heather McMills, Managing Partner
McMills Duffy Consulting Group, LLC



Jill Duffy, EVP & Partner
McMills Duffy Consulting Group, LLC



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Thank you and see you at the next TECO talk!

