



# BEVEN & BROCK

## NEWS & VIEWS

for Homeowner Associations

January 2026

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Issue No. 128

### Insurance: The New Dating Pool

By Ryan Gesell, CIRMS, CMCA

As you're likely aware, the Insurance market is currently in a state of chaos. There are fewer carriers interested in insuring properties in CA every year. And those carriers that are still writing business in CA have tightened their underwriting guidelines. Even the Surplus Lines carriers, who historically would quote any type of risk (for a certain amount of premium) have started pushing back and requiring updates or refusing to quote due to unfavorable risk characteristics.



In the current market, Boards should start thinking about their insurance coverage as a relationship. Anyone that has been non-renewed by a carrier in the last few years (and there are a lot of folks that have been) will know that the carriers are more concerned than ever before with the state of the building components. It's akin to being back in the dating pool. Do you have a job, a 401K, health insurance? Any underlying medical issues we should be aware of? That's how it feels when you're shopping for insurance these days.

The majority of the

*"Insurance: The New Dating Pool": continued on page 4.*

### The Perfect HOA Manager!

By David Brock, PCAM

The best HOA managers are: (a partial list)

1. Good with people and good with numbers.
2. Are tender-hearted but also tough enough to take abuse.
3. Know how to communicate effectively in every situation even when being attacked; respond professionally and with kindness with wrongly accused.
4. Can "problem solve" when solutions are not easy or beyond reach.
5. Are willing to be available long hours and on a moment's notice when they have their own lives.
6. Know how to sensitively communicate difficult information.
7. Able to be interrupted while still focusing on the task at hand.
8. Staying current on new legal requirements and working to adopt new practices every year.

A HOA manager's job is never easy, and as great as some managers are, no one is perfect.

It is easy to understand how the managers who can survive in this industry are exceptional people. However, manager burnout is a real thing.

It is not uncommon to hear how other management companies change managers on accounts frequently, sometimes yearly or more often. According to a report by the Foundation for Community Association Research, the top contributors to manager dissatisfaction are unreasonable homeowner demands, Board

micromanagement, unreasonable board demands and long meetings.

Property manager burnout is a state of exhaustion from long hours, multiple duties, and high stress from managing both properties and people's homes. It's characterized by fatigue, reduced efficiency, and negative feelings toward the job, with common causes including unpredictable schedules, emotional challenges, and constant "on-call" pressure. Preventing burnout requires strategies like setting boundaries, using technology to automate tasks, prioritizing well-being, and creating a supportive work environment.

One of the great challenges faced by homeowner association boards regarding their management company is excessive turnover of the assigned manager. Given the challenges of the management profession, there is a shortage of qualified people available to hire in the industry. Consequently, some management companies are forced to hire employees who may not be qualified or experienced which leads to short-term manager tenure and board dissatisfaction.

For a manager to succeed in their role, the ideal situation is for managers to have the best possible support from their employer and be "Certified" which involves connecting with their colleagues



*"The Perfect HOA Manager!": continued on page 3.*

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## 2026 New Laws that Impact HOA's

As is our custom, the January issue of "HOA News and Views" provides information as to the new laws that impact HOA's. The three following new laws appear to have the greatest impact on most HOA's.

### 1. Electric Vehicle Charging Insurance

SB770 modifies the rules for installing electric vehicle (EV) charging stations in common interest developments. The bill eliminates the requirement for an individual owner to list the HOA as an "additional insured party" on their personal insurance policy for the EV charger. This change aims to reduce insurance-related barriers for homeowners and streamline the installation process while still maintaining other requirements like safety standards and the HOA's right to process requests promptly.

### 2. SB326 - Elevated exterior Element reporting requirements

SB 410 expands upon SB 326 by changing the disclosure requirements for California condominium inspections. The key changes are that SB 410 will require sellers of separate interests in a common interest development (CID) to provide prospective buyers with the results of the most recent exterior elevated element inspection report. This is a change from SB 326, which only required the inspection and did not mandate the disclosure of the report to potential buyers. Lenders have been including a request for the SB326 inspection report as well.

This new legal requirement lists seven summary items to the report requirements that buyers and lenders will have access to. Among the seven items is a question regarding whether any exterior elevated elements pose an immediate threat to the safety of the occupants.

### 3. Cap on Fines that can be assessed

AB 130, which took effect on June 30, 2025, is contained in a very expansive bill consisting of 105 pages and containing only two changes to the Davis-Stirling Act. A

last-minute change to the bill was added on June 27, which added language that provides that the fines must be capped at \$100.00 unless "the violation may result in an adverse health or safety impact on the common area or another association member's property." Unfortunately, this was included without any committee hearings or opportunity for public engagement. We have been told that at least one Senator voted for the bill not knowing that it contained language regarding capping fines at \$100.00. The changes are in the following sections of the Davis-Stirling Act: Civil Code Section 5850(d)(1) and (d)(2).

These two sections consist of just less than 100 words, and consequently there is much that is not clear, and hopefully legislation in 2026 will clarify or hopefully drastically alter this law. The law also introduces new due process requirements, including giving homeowners an opportunity to cure violations before a fine is imposed. A disciplinary hearing is still required and should be done in Executive session, and if the owner disagrees with the board's decision, then IDR (Internal Dispute Resolution) must be offered. The HOAs is required to provide written hearing results within 14 days.

The loop-hole language referencing the "adverse health or safety impact" is very much undefined. It is likely that boards will attempt to define health and safety issues very broadly or perhaps very aggressively. The intent of the legislature will not be clear until a clean-up bill occurs in the next session, or it is tested in the courts. Another point of ambiguity, is that a determination of a "health and safety impact" must be made in open session. However, owners are entitled to a hearing in executive session if they request. Just how this will be resolved is unclear. Evidently boards are being required to walk a

"2026 New Laws that Impact HOA's":  
continued on page 7.

*"The Perfect HOA Manager!": continued from page 1.*

and attending educational events. There is no licensing requirement for managers, however, approximately 15 years ago, the California legislature adopted a "certification" standard for managers of common-interest-developments. Interestingly, while the "certification" standard exists, it is not mandatory. As required by Business & Professions § 11504, managers of common interest developments must annually disclose to the board of directors of the association the following information and prior to entering into a contract to manage.

There are two organizations where managers can become certified.

1. CACM: California Association

of Community Managers. It is a statewide professional organization that certifies managers specifically in California and provides California-specific education and resources. Membership is only available for managers. ([www.cacm.org](http://www.cacm.org))

2. CAI: Community Associations Institute. It is an international organization dedicated to the community association industry, offering a wide range of national certifications that are recognized across different states. Membership is available to not only managers, but board members and homeowners as well as other industry professionals. ([www.caionline.org](http://www.caionline.org)) ❖



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### The 2026 Annual Manager Certification Disclosure

The following managers certifications are current and are certified by CACM, which is located at 23461 So. Pointe Dr., Suite 200 Laguna Hills, CA 92653. The phone number is (949) 916-2226.

- C. Finley Beven, CCAM; since August 18, 1994, Emeritus; and is a licensed Real Estate Broker.
- Vianna Boettcher, CCAM; since January 10, 2006.
- Juanita Flores, CCAM; since June 28, 2004
- Lori Lacher, CCAM-PM; since July 11, 2003
- Paul Cannings, CCAM; since July 1, 2003
- Marlene Gamboa, CCAM, since September 2017

Sue Threadgill employed as a manager at Beven & Brock since 2007 retired in October 2025 after 18 years.

The following managers are certified with the Community Associations Institute, located at 6402 Arlington Blvd., Suite 500, Falls Church, VA 22042; Phone: (703) 970-9220:

- David Brock, PCAM, October 1, 1990, and is a licensed Real Estate Broker.
- Paul Cannings, CMCA, since July 11, 2003.
- Fang Zhu, CMCA since June 16, 2017
- Roman Esparza, CMCA, since 2/13/2009, and is a licensed Real Estate Broker
- Kimberly Bloomer, CMCA, since March 1, 2021
- Elizabeth Threadgill, CMCA, Since April 15, 2021
- Maria Frausto, CMCA, since June 27, 2022.
- Judy Avila, CMCA, since April 4, 2022
- Joseph Castro, CMCA, since June 18, 2024
- Laura Hoot, CMCA, since 2024 (Previously certified since 2003 with CACM)

The location of the manager's primary office is 99 S. Lake Avenue, Suite 100, Pasadena, CA. 91101.

Beven & Brock Property Management Company current HOA management staff have an average of 16 years of service, with managers tenure ranging from 2 years to 34 years. ❖

*“Insurance: The New Dating Pool”:  
continued from page 1.*

condominiums in CA were built in the 60s, 70s, and 80s so those building components are aging, and very few Reserve Studies include line items for plumbing and electrical replacement. At the same time, carriers have discovered that a number of the electrical panels installed during those years were found to have a higher rate of failure than average. So now almost every single carrier is requiring that these old electrical panels be replaced with new ones.

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now allow carriers to learn much more about an association than they could before. They have access to sophisticated satellite imagery that will allow them to see beneath the roof surface to tell them what the condition really looks like. It's like a dating app that gives them not just the physical appearance of a person, but also tells them what their arteries and liver look like.

Besides the roof, electrical, and plumbing components, carriers continue to take a close look at loss severity and loss frequency. There are really only two tools at the boards disposal for managing their loss history; increasing the deductibles and limiting the scope of coverage on the property policy. This is because FannieMae requires that the master policy be the primary policy to respond to a loss. So, if there is collectible coverage available on the master policy, the unit owners are entitled to it. A Board can't prevent the owner from submitting a claim. But by increasing the deductible or limiting the scope of coverage inside of the units (to bare walls or excluding unit betterments & improvements) the Board can shift more responsibility back on

to the unit owners and their HO-6 (individual unit owner) policy. So if you're re-doing your CC&Rs, we'd recommend having your attorney include language that gives the Board the flexibility to broaden or limit the scope of coverage as well as the deductible.

Use these strategies to make your community as attractive as possible to potential carriers. And this advice is not just for communities that have been non-renewed by their carriers. You might be in a long-term relationship with your carrier now, but they might have a mid-life crisis due to no fault of your own, and decide they only want to date communities that are 20 years younger than you. It happens. So whether you've already been dumped or you're still in a committed relationship, every community should be taking steps to make themselves as attractive a risk as possible. We want those carriers swiping RIGHT on your Association!

Ryan Gesell is Vice President of Cline Agency Insurance Brokers, Inc. ([www.clineagency.com](http://www.clineagency.com)) and the host of The HOA Show ([www.hoashow.org](http://www.hoashow.org)) ❖

## Roofing 101 Series: Is Your Roof Rain Ready? Inspections And Maintenance Are Key

by Steve Pinkus, Owner of Royal Roofing Company

Preventative maintenance is always better than waiting for a problem to arise and having to fix it in a panic. If you ignore the “check engine” light in your car for too long, you could end up stranded on the side of the road. If you do the same to your roof, you could be awake at 2:00am during a storm begging for an emergency leak repair. Even after the clouds pass, you'll be left with property damage, angry tenants, and a big bill from your roofer.

Contrary to popular belief, water is NOT the #1 cause of roof damage. Extreme weather is a culprit, but the sun does far more roof damage in the long run. In the summer months, the impacts of extreme heat and UV rays make your roof vulnerable before

moisture becomes a problem. Similarly, fallen leaves and debris from a lack of regular maintenance can compromise the integrity of your roof.

Just like with your car, you can stop many roof problems from happening with preventative care -- but only if you know what to look for. The rainy season in Southern California can run as early as October and last through April showers in the spring. Completing the following checklist in advance of rain will not only save you money in the long run, but it is a quick and easy way to give you peace of mind for when the next storm strikes. Roof touch-ups can



*“Roofing 101 Series: Is Your Roof Rain Ready?”: continued on page 5.*

*"Roofing 101 Series: Is Your Roof Rain Ready?": continued from page 4.*

often be done in a single day and at a nominal expense, especially compared to fixing serious damage



if you allow it to happen.

#### **Check Roof Penetrations:**

Like most good things in life, you must watch out for unintended consequences. Air conditioning duct work, skylights, chimneys, and satellite dishes all need to penetrate the roof to be installed. Those penetrations are far more susceptible to leaking compared to the "field" where the roofing material is uninterrupted. Any roof opening **MUST** be monitored carefully. Luckily, preventative touch-ups to the seals are easy, affordable, and effective.

**Fix Physical Damage:** Cracked seals? Worn down shingles? Broken tiles? Rain only needs one point of entry to compromise the protection your roof is giving you. Physical roof damage is the most obvious red flag that is somehow still ignored too often. Replacing a few broken tiles now can save you from having to spend thousands of dollars on repairing your building after heavy rainfall.

**Look for Ponding Water:** When it does rain, a quick peek at the roof could reveal major red flags. For flat and low slope roofs, the accumulation ("ponding") of water can reveal which areas of your roof need attention. While some ponding water remaining for 12-48 hours after it rains can be normal, significant ponding more than 48 hours after a storm is a major red flag. Even if it has not rained for months, you can still check for

signs of ponding, as indicated by black or brown discoloration on your roof. Even worse, if you see staining on the ceiling inside, you already have a problem and need to call a specialist immediately.

**Ensure Water Can Flow:** When there is rain, it needs to flow freely without interruption. Clogged gutters, drains, and downspouts mean two things: not only will the backed-up water sit and soak in to cause damage, but it can overflow and go upstream where it should not. Simply

clearing away leaves and debris can stop the build-up of water and save you thousands of dollars. If the fallen leaves and branches become unmanageable, you may need to trim back overgrown trees.

#### **Keep Maintenance Records:**

Logging oil changes and service for your car removes doubt and instills confidence for both you and potential buyers in the future. Just like your car, your property benefits from setting a maintenance plan and keeping detailed records. Every time someone steps on your roof, you must log it; otherwise, the results of your hard work by following the steps above are not being maximized. By documenting maintenance, service calls, and suspected wear patterns, you can prove how well you take care of your roof. You'll be empowered when talking to roofing contractors, and your bank account will thank you for it.

Of course, safety should always be your #1 priority. If you're unable to safely get on your roof, cannot view it from a ladder, or just want an expert there from the start, call a trusted and reputable roofing company specialist today for a free roof inspection. We are here to help as always.

For more resources or to schedule your free estimate, visit <https://royalroofing.com/roofing-101/>, call their office at 562-928-1200, or reach out to Steve directly at 213-305-0277 and

[steve@royalroofing.com](mailto:steve@royalroofing.com). Mention "Roofing 101" to your Royal Roofing Company specialist to receive an exclusive 10% discount on your roof up to -\$1,000. ❖

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# The MAGIC In TEAMWORK!

By David Brock, PCAM

The 2026 Rose Parade theme is “The Magic in Teamwork”. The Tournament describes the theme as “working together, we can collectively achieve outcomes so much richer than we can ever experience as individuals”. It is quite likely that the Tournament was not thinking about homeowner associations, but the concept of teamwork is an essential element in “our” world of HOA’s.

As we begin 2026 we realize that “teamwork” does play a crucial role in many aspects of our lives and specifically in the arena of homeowner associations. Teamwork in HOA’s brings diverse skills and perspectives together to improve problem-solving and create better communities. Teamwork brings success by creating synergy where the combined effort is greater than the sum of individual efforts.

An HOA board that learns to function effectively as a team will have better results for their association. Why? First, a well-functioning board will have less burn-out and greater satisfaction in their role. Secondly, a board that can learn to function as a team will not always agree on every issue but is committed to a healthy dialogue on difficult issues. Third, an effective and successful HOA board will learn how to work together and create a level of respect from the community about the decisions that are made.

How is “success” defined for the board (or team) of an HOA? In the world of sports, success means “winning”. Winning the World Series likely met all the goals of the Dodgers organization in 2024 and 2025. But what does “winning” look

like for the board of a homeowner’s association? Sadly, this is not usually discussed by HOA Boards, but it should be.

Success can be defined **differently** by well-meaning board members. For example, some define success as never having to increase assessments. Others would hold the exact opposite view. Or some will believe that solving maintenance issues with an inexpensive (i.e. cheap) fix is better than a more lasting repair that may cost more but will last longer.

Let’s explore some practical steps on how an HOA board can begin to engage in steps that will lead to working as a team for the benefit of their association.

Most importantly, there must be a **“team”** to have **“teamwork”**. Very often, there are too few board members serving on the board. Many associations find that no one is willing to serve on the board. Even, if a board has all the positions filled, often one or two board members are usually tasked with most of the work. An effective team must have all team members contributing equally. This is the first expectation towards creating a successful team.

Early in the board’s term, there should be a discussion and learning process about what the role of HOA board members should look like. Understanding the term “fiduciary” would be an element of this discussion. Several relevant links are provided at the end of this article.

Next, have a conversation about the abilities and experiences that each board member brings to the board. There are a variety of backgrounds that can contribute to an effective team. Those backgrounds may be financial, legal, maintenance, communication and prior HOA board service. Not every board will be fortunate to have all areas represented, but the goal is to identify what skills and abilities exist. This conversation will also help in establishing officer positions, such as president, treasurer, and secretary.

The board should seek to encourage and embrace diverse skills and opinions in a climate of open communication. Developing the ability to “disagree agreeably” is very important. To “disagree agreeably” means to express a different opinion without being confrontational, which involves listening actively, respecting the other person’s viewpoint, and clearly stating your own perspective in a non-offensive manner.

Boards can sometimes devolve into sub-groups, or factions, that always vote together, regardless of the issue. Boards that operate this way are doing a disservice to their members. Every issue that is discussed should be evaluated on the merits of that issue alone and not viewed as an opportunity to get your way. Personal agendas, which may be in opposition to what is best for the association, are also a problem for boards working together to address the issues that you face as an association. While it can be difficult to separate your personal preference on issues, it is both necessary and required to set aside your personal preferences for the sake of the better outcome for the association.

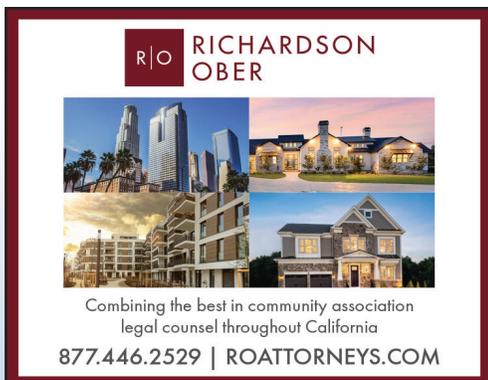
Finally, engaging in a transparent manner with owners as much as legally possible, will help to communicate with the membership that as a board member you are taking your role in a responsible manner and operating for the best of the association.

Check out these additional resources:

1. How do the best boards operate? <https://www.bevenandbrock.com/board-member/>

2. Board Code of Conduct: <https://www.bevenandbrock.com/wp-content/uploads/2023/12/CODE-OF-CONDUCT-FOR-BOARD-2023.pdf>

3. How to “disagree agreeably”. <https://www.vsba.org/news/2024-newsletter-4-agree-to-disagree-agreeably/> ❖



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fine line between privacy and open disclosure of the issue.

Another ambiguity in the law concerns how a "violation" is defined in terms of frequency. The statute does not define "violation". For example, would an owner parking in a guest space for 30 continuous days be one violation or thirty? Can each day be a separate violation? This is not known currently. This lack of clarity will potentially create more confusion and legal bills. Again, it would be expected that additional legislation in a future year will clarify this.

Unquestionably, the implementation of this law will pose great problems for many HOA's in that it will create new questions about enforcement and render enforcement of rule violations to be significantly ineffective.

These changes significantly impact on how HOAs can enforce rules, potentially weakening their enforcement ability for non-health-and-safety-related issues.

It is understandable that this bill will dramatically alter rules enforcement in many HOA's. A cap of \$100.00 will weaken the ability of boards to enforce the rules in the community and will leave boards and homeowners powerless to address ongoing or repeat violations. Your voice is important, and your story needs to be communicated to the lobbyist for the Community Associations

Institute. They would love to hear from you. You can reach them at [www.caiclac.com](http://www.caiclac.com). You can hit the "Click Here" button to provide your information. If you, or your association, are not already a member of CAI (Community Associations Institute) you should consider joining. They provide multiple benefits and the cost is quite reasonable. Check out: <https://www.caionline.org/become-a-member/homeowner-members/>

It is always advisable to consult with your legal counsel prior to making any changes based on any new law. According to attorney Kelly Richardson, Partner, with Richardson Ober, in Pasadena, "HOAs should review and update their rules and schedule of fines to ensure they comply with the new law. Any rules (or CC&R provisions)

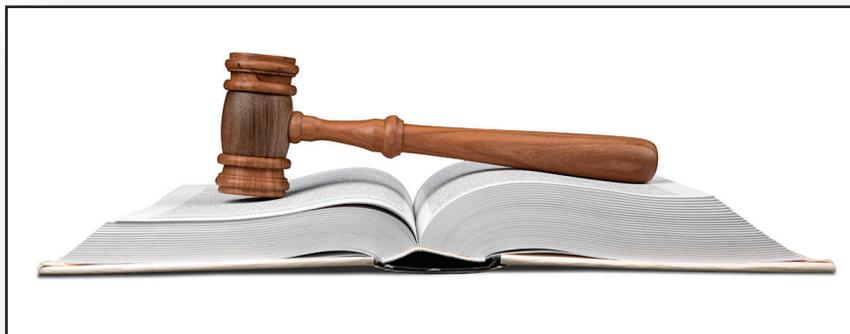
changes to HOA rules required by this new law can be adopted at any open board meeting with agenda notice."

We will continue to report on this new law and make any updates that become available, as well as provide comments from HOA attorneys as they become available. The October 2025 issue included an article from attorney Brian Moreno on this new law: [www.bevenandbrock.com/wp-content/uploads/2025/09/BevenBrock-Oct2025\\_Final.pdf](http://www.bevenandbrock.com/wp-content/uploads/2025/09/BevenBrock-Oct2025_Final.pdf).

There are two other new laws with far less impact on most common-interest-developments.

SB625 is a streamlined architectural approval process after a disaster. This bill is in response to the wildfires in January, 2025, and it streamlines the application and approval process to rebuild a "substantially similar" residential structure which is damaged or destroyed in a disaster. This law clarifies the process, including timelines, to respond to and approve an architectural request. This law can be found in Section 4766 of the Davis Stirling Act.

The second new law with minimal HOA impact is AB 1154, which pertains to ADU units that are built adjacent to an existing structure. Previously, it was required that a ADU or JADU, had to be owner occupied. However, now the ADU unit can be rented if it has its own sanitation facilities. ❖



involving protection of safety or prevent property damage need to have specific recitals added to the rules so that larger more serious fines can be imposed on such violations. These changes do not require the two-step 28-day process of normal rule changes because this would be a change to conform to law, under Civil Code 4355(b)(4). So, the various

### **About this newsletter:**

HOA News and Views has been published and provided free of charge to board members in Los Angeles county for over 30 years.

The newsletter is distributed quarterly during the first week of each quarter. If you do not receive it, and you have received it in the past, please let us know at [HOANewsletter@bevenandbrock.com](mailto:HOANewsletter@bevenandbrock.com). We do not remove names unless requested.

If you would like to be removed from the newsletter or add additional recipients, please provide the name, and email or mailing address to: [HOANewsletter@bevenandbrock.com](mailto:HOANewsletter@bevenandbrock.com).

You can always access back issues from 2011 at [www.bevenandbrock.com/newsletter-useful-links/](http://www.bevenandbrock.com/newsletter-useful-links/) . In addition, you can access a topical library of articles at [www.bevenandbrock.com/topical-article-library/](http://www.bevenandbrock.com/topical-article-library/) . There is a simple registration form to complete.



**BEVEN & BROCK**

**NEWS & VIEWS**

for Homeowner Associations

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## HOA BOARD MEMBER EDUCATION

Education for volunteer HOA board members is essential for success as board members. Due to the ever-increasing complex and changing nature of the laws and regulations that impact common-interest-developments staying on top of these changes greatly increases a board's member ability to succeed in their role, and operate in confidence

There are several ways for board members to be educated, and Beven & Brock offers training for board members.

### UPCOMING DATES:

**February 17, 2026** [www.bevenandbrock.com/upcoming-seminars/](http://www.bevenandbrock.com/upcoming-seminars/)  
[www.beveandbrock.com/BoardTraining.pdf](http://www.beveandbrock.com/BoardTraining.pdf)

Free three-hour training course for current and prospective HOA board members. A course syllabus and informational handouts are provided. This CAI-sanctioned class is taught by its co-creator Kelly Richardson, Esq. CCAL of Richardson Ober, and is co-sponsored with the Community Associations Institute. Seating is limited, and reservations may be made by emailing: [BoardTraining@bevenandbrock.com](mailto:BoardTraining@bevenandbrock.com). Priority is given to current Beven & Brock managed associations due to space limitations.

### A RESOURCE AVAILABLE FOR HOA BOARDS!

Beven & Brock is pleased to announce the availability of a resource for Homeowner Association Boards to find information on topics of interest as needed on demand. Over 135 articles have been taken from prior newsletters and gathered in one place, located at [www.bevenandbrock.com/topical-article-library/](http://www.bevenandbrock.com/topical-article-library/). The topics are organized into categories, such as Legal, Meetings, Board, Reserves, Insurance, Community, Elections, Maintenance, Management and other subjects.

This area of the website requires a simple one-time registration, and once that is completed, you can freely access a number of articles on a variety of topics that have appeared in *HOA News and Views* over the past eight years. This resource will help HOA Board members to become educated in an easy and accessible way. The goal is to help boards make well-informed decisions in a variety of challenges that they may encounter.

This Newsletter is circulated for general informational purposes as a public service and promotion by the Beven & Brock Property Management Company. The contents are the opinions of the firm, or the authors, and not intended to constitute legal advice, and should not be relied upon for that purpose. If you have a legal issue related to a subject of this newsletter, you should consult the California Civil Code and your attorney. The paid advertising in this newsletter is provided as a courtesy to our readers and does not constitute any endorsement by Beven & Brock. The advertisers provide their services to HOA's and some may have provided services to Beven & Brock's HOA clients in the past.

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