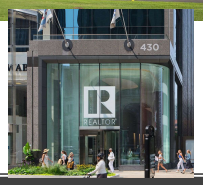
RICHARDSON | OBER



ARCADIA ASSOCIATION OF REALTORS®

NATIONAL ASSOCIATION OF REALTORS®





Legal Affairs Forum - CAR
Legal Summit – NAR ecaps

Presented by Kelly G. Richardson, Esq.

Richardson Ober LLP 10-15-25

1

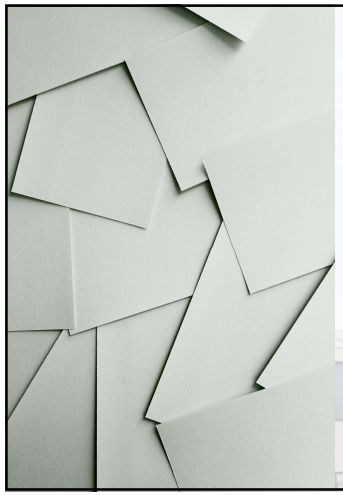
Legal Affairs Forum – September

California Water Legal Landscape –

Key Water Laws
Key Water Rights Laws
Key Water Supply and Drinking Water Laws
Key Water Quality Laws

Richardson Ober LLP 10-15-25

2



Challenges Facing CIDs

- Member discipline
- Assembly Bill 130
- How it happened.
- What it does
- Why Realtors® care

3

Build an ADU…then SELL it

2-Unit CIDs?

AB 1033 (2024)

- Creates Govt Code 65852.2
- Convert primary residence and ADU to a 2-unit condominium assn
- HOA WITHIN HOA? Only with HOA's consent
- How will expenses, voting rights be allocated?

4

SB 326(2019) aka Civil Code 5551

Elevated Exterior Elements

Not part of main building structure, 6+ feet above ground

People stand or walk on them

HOA maintenance/repair responsibility

Buildings more than 2 attached units

Problems – over-inspection

CAR Bill – SB 410 (CAR sponsored) – Balcony inspection report part of Civil Code 4525 disclosures to buyers… SIGNED BY GOVERNOR 10-10-25 eff 1/1/26

5

Insurance crisis for CIDs

Huge run up in property insurance premiums

Emergency assessments

Bare walls vs. walls-in insurance

Attached "townhome" planned developments

Shifting of water damage responsibility (leaks, plumbing failures, etc)

6

NAR Legal Summit – Oct 8-9

Litigation update – anti trust, 10-5 cases,

Protecting Your Digital Door

Top 5 Actions to Implement Today for Security

- •Enable multi-factor authentication on all accounts.
- •Regularly update and patch all software and systems.
- •Conduct frequent cybersecurity training for all staff.
- •Establish clear incident reporting and response protocols.
- •Use strong, unique passwords managed via password manager

7

NAR LEGAL SUMMIT (cont)

Crypto currency

Risk Management

Regulatory update -

FinCen "Residential Real Estate Rule"

Delay to 3-1-26

Dept of Labor "Independent Contractor Rule" – new proposed rule coming- hopefully simplified

8