

# REALTOR® RISK MANAGEMENT AND CONSUMER PROTECTION FORUM

1. Presentation from Fire Chief of Nevada County Consolidated Fire District

<https://www.readyforwildfire.org/>

AB38 will go into effect July of 2025 ~ fire safety, low-cost retrofits, wildfire mitigation ~ effects all unincorporated areas. Local hardening ordinances will be enforced in 2025  
(more on this later)

2. Escrow Association: Wire Fraud is way up because of the pandemic  
Always tell your clients that you, as the consumers agent, will NEVER email wiring instructions. Refer clients back to escrow and to call the escrow officer before wiring.  
Do not do early occupancy especially during this uncertain time

3. Regional Reports ~ Popular Issues across the state  
Commercial properties unable to pay rent  
Eviction Moratoriums  
City Councils voting for NOT paying rent  
Homeowners Insurance eligibility during transaction  
Appraisals (not being done)  
Different regulations for Pandemic  
CA Coastal Commission

4. Legal Update with Gov~  
At CAR - search up "Quick guide" for an overview of the new pandemic forms.

CAR will have or now has a list of local ordinances pertaining to the pandemic. Visit CAR and search up "local ordinances"  
AND "eviction moratorium chart" as 58 Counties in CA passed their own.  
All judicial courts are closed until August 1 anyway.

Foreclosure Forbearance ~ Federally related loans must comply for applicant for six months

Non-federally related - June 23 and all unpaid mortgage payments are due on June 24th.

TWO NEW Advisories and forms for release in June:

PVOH~ Property Visit & Open House Advisory - buyers sign and accept risk that may be recorded and agent is not held responsible

SFLS ~ Square Footage Lot Size ~ for Buyers advising them that SQ & LS may be off - and to satisfy themselves by either measuring it themselves or get a surveyor

Updated Rent Control Forms

Clear Co-op Form