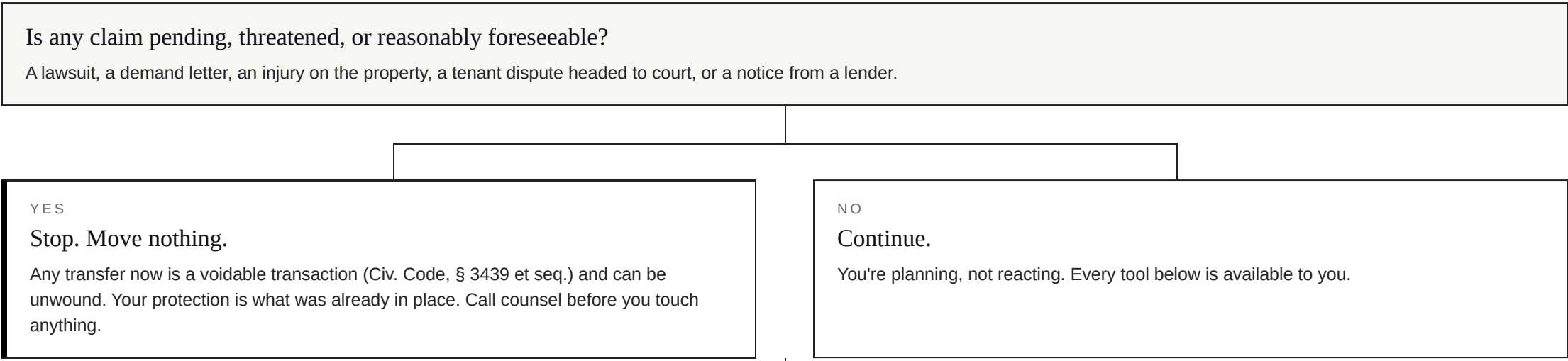


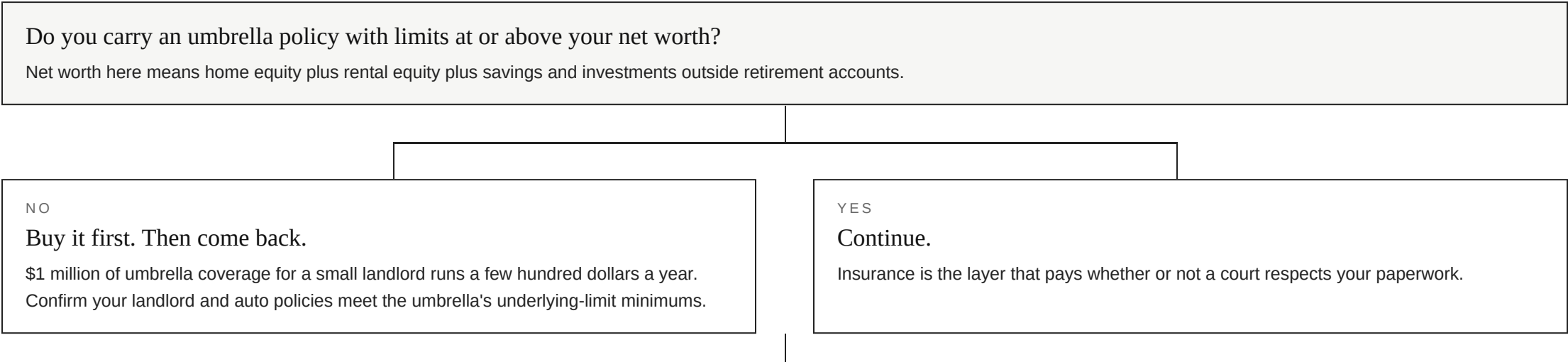
Asset protection for landlords: a decision tree

Start at the top. Every path ends in the same four layers, in the same order.

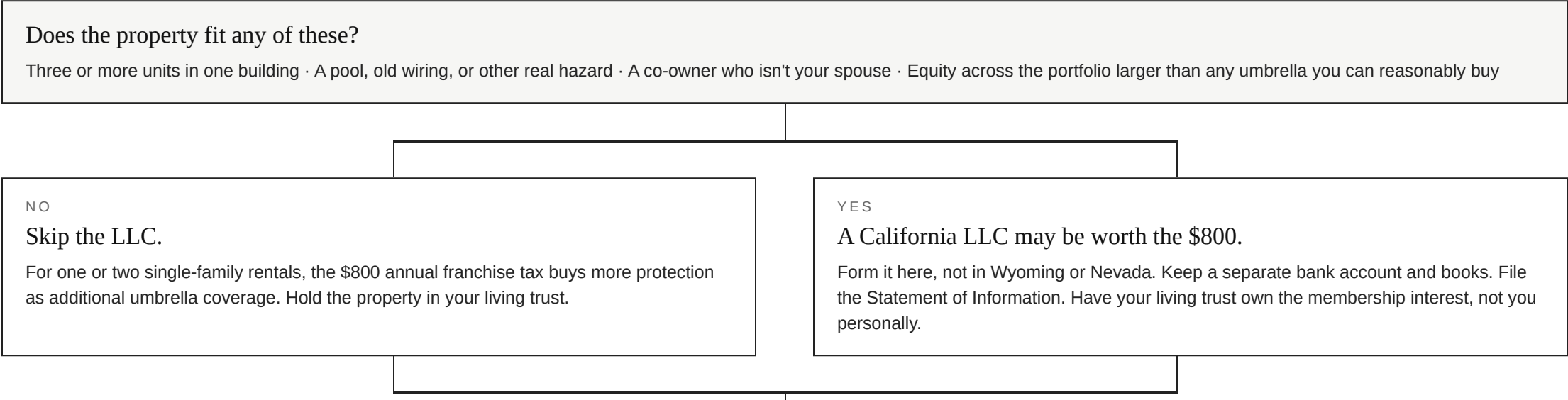
STEP 1 · STOP CONDITION



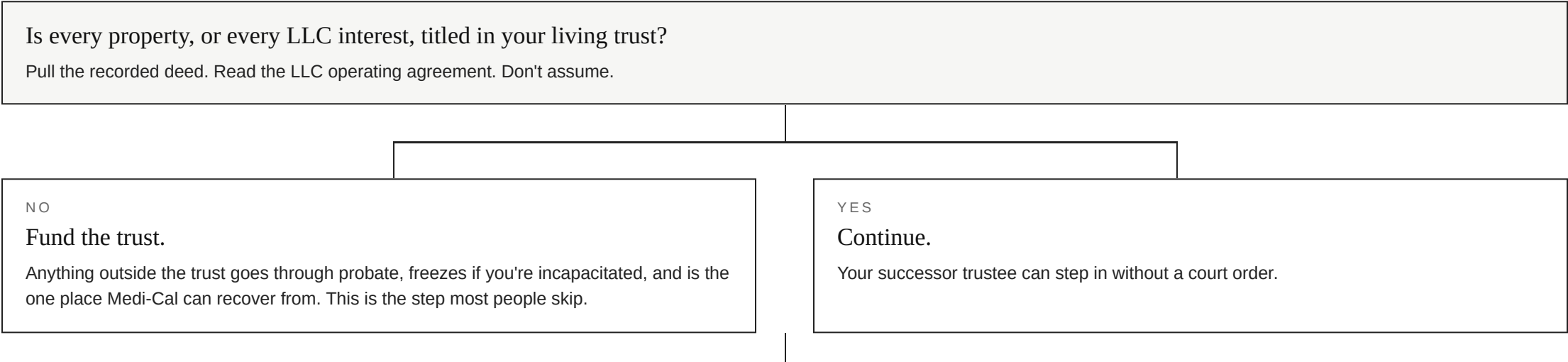
STEP 2 · INSURANCE



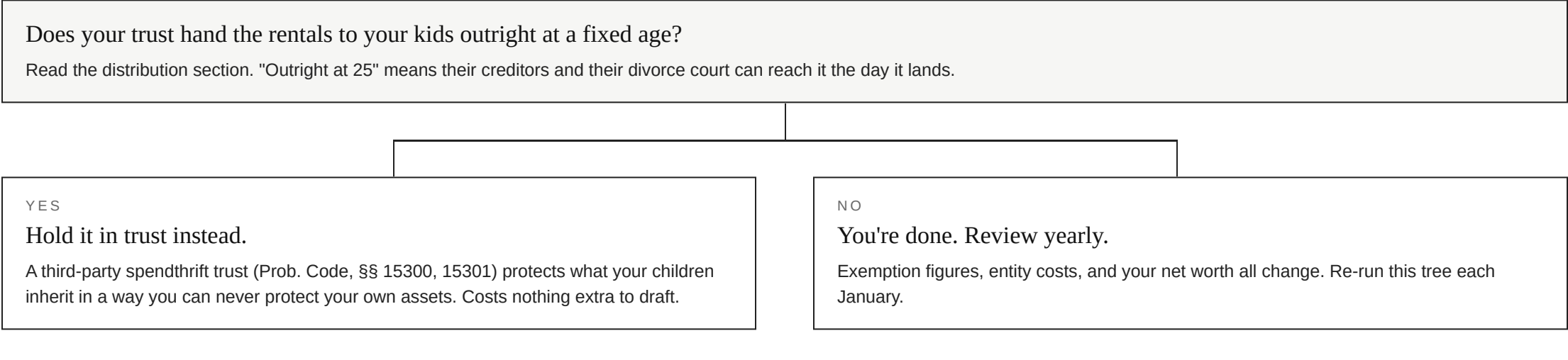
STEP 3 · ENTITY



STEP 4 · TITLE



STEP 5 · THE NEXT GENERATION



The order never changes.

Insurance, then the exemptions the law already gives you, then structure where the facts call for it, and all of it before any claim exists. A landlord who does the first two and skips the LLC is better protected than one who does the LLC and skips insurance.

This chart is general information about California law as of September 2026, not legal advice. The homestead exemption protects the home you live in, not the rental. Statutes: Rev. & Tax. Code, § 17941 (\$800 annual tax); Corp. Code, § 17705.03 (charging orders and foreclosure); Civ. Code, § 3439 et seq. (voidable transactions); Prob. Code, §§ 15300 to 15306.5 (spendthrift trusts). Ridley Law · 567 W. Channel Islands Blvd. #210, Port Hueneme, CA 93041 · 805-244-5291