

Happy Thanksgiving!



On behalf of all of us at Keough and Moody, we wish you a Happy Thanksgiving! Thank you for your continued support!

TOP TEN REASONS WE ARE THANKFUL THIS THANKSGIVING SEASON

It's November! In short order, we will be in full holiday swing, starting with the Thanksgiving holiday. As the Thanksgiving holiday is a time to reflect and give thanks, we wanted to take a moment to share the Top Ten reasons we are thankful this season.

10. We are thankful for team environments. Whether that team environment is internal with our Keough and Moody team members or with members of our association team, we are thankful for the moments where we can work collaboratively to accomplish our goals.

9. We are thankful for boards who make hard decisions. Board members are neither paid well nor often praised for their time and efforts in serving their community. Despite that, many people feel compelled to serve and better their community. While it is easier not to make hard decisions, such as increasing the amount of the annual assessment, we are thankful for those boards and board members who understand that the best decisions for the association are not always the easiest and who look to always make decisions that are in the best interests of the corporation, both today and in the future.

8. We are thankful for virtual meetings. These days, board meetings can sometimes get heated or hard to manage, but virtual meeting platforms like Zoom have made it much easier to keep things orderly and productive. Virtual meetings have also made it more convenient for members to tune in, stay informed, and observe democracy in action.

7 . We are thankful for boards who recognize that an ounce of prevention is worth a pound of cure. We understand that boards would rather be spending association funds on improvements to the community, rather than on legal counsel. With that said, it is easier (and more cost-effective) for us to *prevent* a legal problem than solve a legal problem. We are thankful for those boards who have our office review their major or reoccurring contracts before execution or who reach out to us for advice before taking a step, which could create liability for the association. A quick review or call before taking certain action or signing that contract can save a lot of time, stress, and money later.

6. We are thankful for the associations which have updated their rules and regulations in the last decade. A lot has changed over the past decade! Issues, which were top of mind ten years ago, such as satellite dishes, are no longer a critical issue for associations. Instead, there are new issues that communities are concerned with, such as harassing conduct and solar energy system installation. Similarly, the amount of fines, which deterred bad conduct in 2015, may no longer be effective in 2025. We are thankful for those associations which have updated their rules and regulations in order to be sure that the terms are keeping up with the times and the current issues facing the community.

5 . We are thankful for the community spirit within our associations Community associations are just that – a community. We are thankful for boards and community association managers who go above and beyond to establish community within their associations. Whether it is an Easter Egg Hunt, a Halloween Decorating Contest, Happy Hour, or Food Trucks at the clubhouse, so many associations have gone above and beyond to show that their association is not just about assessments and rules, but about fun and togetherness. Making your building or community a great place to live also helps maintain and increase those property values.

4. We are thankful for the community spirit within the community association industry. We often say that we are all in this together and that could not be more true! We are thankful for the community association managers and service providers that we collaborate with to help address an association's problems. We are grateful for the teamwork and collaboration that make a real difference for the communities we serve.

3. We are thankful for the proper use of email We've spent a lot of time talking about the proper use of email in our 2025 webinars. We are thankful for those board members and community association managers who have taken our comments to heart. Email is not a substitution for meetings or other more productive means of communication. Email should be utilized to disseminate or gather information; it should not be utilized to discuss association business whether between board members or with an owner. We are thankful to those who utilize it judiciously and with the understanding that anything you put in writing can be used against you at a later time.

2 . We are thankful for respectful disagreements Unanimity is not always possible in community associations. We are grateful for board members who can engage in open dialogue, express differing opinions with civility, and work toward collective decisions (and then respect those decisions after they are made). Each person brings a unique perspective, and we value those who can recognize and respect the views of others (even when they disagree).

1 . We are thankful for you! We are thankful for the board members, community association managers, and other association service providers who help support community associations throughout the State of Illinois. Without your dedication and partnership, our communities would not be the communities that they are today! Thank you!

Again, we are grateful for all of you and the trust that you have placed in our team.



WINTER IS COMING!

It seems that Illinois has decided to skip Fall altogether and head straight from Summer into Winter! Before the cold fully settles in, now is the perfect time to make sure your community is prepared for the months ahead. A little planning and prevention now can go a long way toward avoiding winter weather headaches later.

1. If your community is responsible for snow removal, be sure that your snow removal contract is in place. Have a clear plan to communicate with residents regarding the timing of snow removal, salt application, and any temporary parking restrictions during winter weather events. Proactive communication helps set expectations and minimize frustration.

2. For condominium and townhome associations, ensure that your rules include a minimum temperature requirement for units (especially in communities with a large number of snowbirds). When the heat is turned down too low (or off entirely), pipes can freeze and burst, causing extensive damage not only to that unit but also to other units and the common elements. Make sure all residents are reminded of the temperature requirements and their responsibility to maintain adequate heat within their units throughout the winter months.

3. For those condominium and townhome association units with known vacant units, follow up with the owner (and potentially the mortgagee), requesting winterization of those units. Again, no one wants to deal with bursting pipes!

4. Update your emergency contact lists. As noted above, an ounce of prevention is worth a pound of cure. Ensure that your vendor lists are up to date so that when you receive the middle-of-the-night emergency call regarding a pipe burst, you know who to call.

5. Understand that in the event of an inevitable pipe burst, regardless of negligence, the association may need to file a claim under its master insurance policy (especially if the association is a condominium association). Knowing what the amount of the association's deductible is and when a claim should be filed can help ensure a quicker, more efficient response when damage occurs.

Ensure that your community is prepared for the upcoming winter months by being proactive, not reactive. Taking these steps now will help protect both property and peace of mind when temperatures drop (and hopefully, help you avoid those after-hours, emergency calls).

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