



KEOUGH
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October 2026
Newsletter



KEOUGH & MOODY WEBINAR



IF I COULD TURN BACK TIME:

Lessons Learned in
Community Association
Governance



**Dawn
Moody**



**Gabriella
Comstock**

**WEDNESDAY
OCTOBER 21, 2026 AT 12:00 PM**



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REGISTER NOW

Keough & Moody Webinar

IF I COULD TURN BACK TIME: Lessons Learned in Community Association Governance

Wednesday, October 21, 2026, at 12:00 p.m.

*2 hours of continuing education credit will be provided**

...I don't know why I did the things I did. I don't know why I said the things I said...

Cher gracefully shares her *mea culpa* through music. Now it's your turn - what would you do differently with your association if you could *turn back time*?

...If I could find a way... maybe reaching out to legal for advice can prevent you from being *too proud to tell you* (or your community) *I was wrong*. Your changes and decisions impact the whole community. In addition, owners are recognizing their rights like never before and are engaging more in the community associations.

Explore the "I would" and "I would not" reflections by attending the upcoming K&M Webinar, where Dawn and Gabby will discuss their experiences with associations and the legal impact of choices regarding the governance of your association. This event will share important lessons to help associations avoid mistakes and improve the roles of the decision-makers. Whether you are a board member or a manager, the information shared will help you handle community governance more effectively. Don't miss this chance to enhance your skills and strengthen your community, and not have to wish you could *turn back time*!

Join Gabby and Dawn in this 2-hour webinar by registering to attend:

REGISTER HERE

***"IF I COULD TURN BACK TIME: Lessons Learned in Community Association Governance" is approved by the Community Association Managers International Certification Board (CAMICB) to fulfill continuing education requirements for the CMCA® certification. It is also approved by the IDFPR to fulfill continuing education requirements for maintaining a community association manager license. The full two-hour credit will be provided to those who attend for the full duration of the webinar.**

REMINDER: TIME IS TICKING!!!

New Illinois Law Requiring the Adoption of
a Collection Policy Before a Community
Association Can Take Legal Action to
Collect Common Expenses

Take Action Before
January 1, 2027



In our July 2026 Newsletter, we summarized recent changes to the Illinois Condominium Property Act and the Illinois Common Interest Community Association Act. Condominium associations and common interest community associations bound by the Illinois Common Interest Community Association Act are required to adopt collection policies before taking legal action to collect assessments starting January 1, 2027. These collection policies must include certain information, such as the date on which assessments are due and are considered delinquent, the amount of any late fee, any returned check fees, the circumstances under which payment plans will be accepted, how payments are applied, when accounts will be referred to an attorney, etc.

In addition, a copy of the collection policy must be provided as part of the resale documents a community association must make available for inspection to prospective purchasers. Therefore, in addition to deciding the required terms to be included in the collection policy, the board must also discuss how this requirement of the law will be complied with by the association. Incorporating the collection policy within the association's rules is a straightforward way to ensure compliance.

If you have not contacted our office to assist your community in ensuring compliance with this law, please contact us right away! We want to make sure you meet this deadline.



“Autumn shows us how beautiful it is to let things go.”

-Unknown

The budget for 2027 is (hopefully) done and just waiting to be approved. The collection policy required to be adopted by January 1, 2027, is either being drafted by legal counsel or on the agenda for the next meeting of the board of directors. The snow removal contract for the winter is locked in. While it is great these tasks are done, before you call 2026 done, now is the time to follow the above saying and determine what can we let go from 2026 to make 2027 better?

Here are some ideas for both members of the board and managers to get you started:

1. ***Let go of rules and regulations that the board of directors has no intention of ever enforcing.*** While it may seem harmless to leave these rules on the books, they may send the wrong message to your community, give a “bad apple” the wrong idea, and they may expose the community to

liability. Talk to management and legal counsel about what steps should be taken to ensure that only enforceable rules, and rules that you actually intend to enforce, remain on the books.

2. ***Let go of violations that repeatedly occurred in your community in 2026 and decide what can be done to reduce these violations.*** Like the previous idea, this will likely require a review of the association's rules and regulations and a discussion with legal and management about what can and should be done differently in 2027. Some solutions may include revising a particular rule; imposing greater fines; or addressing the violations sooner rather than later.

3. ***Let go of bad or uncollectible debt.*** Instead of leaving balances from owners who moved away or died several years ago, or debt that is no longer collectible because of a bankruptcy discharge, now is the time to write off that debt. Legal can review these balances with the board and identify what debt is uncollectible and should be written off.

4. ***Let go of delinquencies.*** Collect the money owed to the community. Review the association's delinquencies and seek the help of legal to collect those balances over 60 days past due. While no one wants to take action against a fellow neighbor who may have stumbled across some hard times, not collecting the amounts due to the association is not only unfair to those owners paying on time, but also it may be unfair to the delinquent owner. A larger balance can make it harder for the owner to catch up. Review the delinquencies with management and see what "nudges" the board and management can give and then, as necessary, refer the delinquent matters to legal.

5. ***Let go of that which makes being a volunteer a thankless job.*** Determine how your board will break bad habits that only make being a volunteer a thankless job. Sometimes the "mechanics" of how a board works make being a member of the board harder than it needs to be. For example, there may be one board member who rarely comes to meetings or never reviews the board packet before the meeting. Now is the time to discuss (not finger-point and shame one another) what each board member can do in 2027 to make serving on the board easier for the current members and more attractive to future board members. If your community is professionally managed, ask management what it believes should be done differently by the board in 2027 to make this "job" better for all board members.

6. ***Let go of that which defeats the purpose of a board of directors meeting.*** Remember what the purpose of a board of directors' meeting is. The sole purpose of a board of directors' meeting is to conduct business. Achieving this goal goes hand in hand with taking necessary steps to ensure that the board works better together. As a board, discuss how meetings can be streamlined and more productive to ensure that the needed business is conducted. If your board meetings that occur monthly are regularly over an hour, this discussion should include how meetings can be conducted in a better way to shorten the length of the meeting.

7. ***Let go of letting vocal people control your community.*** Determine how you hear people without letting them control your community. While every association is a corporation, at the end of the day, it is also a community of "homes." Owners should have opinions about their homes. Owners can be self-centered. Yet, this does not negate the fact that the members of the board must run the association as a business and make hard decisions. Review how your board addresses owners' concerns and complaints. Review how you address fellow board members' concerns and complaints. Create a policy on how owners can have a voice that does not derail board meetings or turn the manager's sole focus on communicating with this owner. This policy should address how homeowner forums during a meeting will be addressed and how questions submitted via email in between meetings will be responded to. It should also address how board member concerns will be

addressed without preventing business from being conducted. Management and legal can provide guidance on how to create and follow this policy of communication.

8. ***Let go of that which has a board of directors improperly acting outside of a board meeting.*** Remember why the law requires the board of directors to have open board meetings. The purpose is to ensure that all owners have the opportunity to understand what it is the board is doing and why. It is a time for owners to not only hear the decisions of the board, but also to understand what lies ahead for their community. It is a time to educate owners, and owners greatly benefit from hearing the questions raised by other owners and hearing the board's answers to these questions. Along with establishing a communication policy as described above, discuss with management how email communication with owners should be addressed to ensure the purpose of open board meetings is not lost. Discuss how email will be used properly as a form of communication between the members of the board.

9. ***Let go of that which prevents your community from fully enjoying being professionally managed.*** Remember why the board decided to be a professionally managed community. For some communities, being self-managed works perfectly for them. For most, though, they need and want to be professionally managed. Let go of that which prevents your community from reaping all of the benefits of being professionally managed. Now is the time to talk to management, including the leadership of your management team, about what the board of directors can do differently to allow management to do their job better. What is it management needs? Remember you are a team, and good teammates do what they have to do so as to allow their other team members to succeed.

10. ***Let go of waiting until August to earn your continuing education hours.*** Remember that 2027 is a reporting year for continuing education for community association managers licensed in Illinois. The Community Association Manager Licensing and Disciplinary Act requires licensed community association managers ("CAMS") to earn 12 hours of continuing education per a two-year renewal period. CAMS are also required to participate in sexual harassment prevention training, and this participation is counted toward the minimum hours of continuing education required. The hours can be earned between September 1 of the preceding odd year and August 31 of the renewal year. The renewal deadline is August 31 of odd-numbered years. So, you should start earning your continuing education hours now, so you meet the August 31, 2027 deadline!! (Yes, Dawn and Gabby will keep this in mind as they schedule their webinars for 2027.) Attending education programs will also help you manage your communities and assist your boards as they "let go" of what made serving on the board in 2026 a bit more challenging. Let go of waiting until the last minute to earn your continuing education! Register now for K&M's next webinar, which is scheduled for October 21, 2026 (see above).

We challenge board members and managers to take this list and meet with your boards to discuss how you can make 2027 better for everyone!

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