



OCTOBER 1, 2025

Report of the Condominium and Common Interest Community Ombudsperson to the Illinois General Assembly



IDFPR

Illinois Department of
Financial and Professional Regulation

Division of Real Estate

<https://idfpr.illinois.gov/ccico/>

**REPORT OF THE CONDOMINIUM AND COMMON INTEREST COMMUNITY OMBUDSPERSON
TO THE ILLINOIS GENERAL ASSEMBLY
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The Condominium and Common Interest Community Ombudsperson Act (765 ILCS 615/1, *et. seq.* (“Act”)), which took effect January 1, 2017¹, created, in the Division of Real Estate within the Department of Financial and Professional Regulation (“Department”), the Office of the Condominium and Common Interest Community Ombudsperson (“Office”). Among its charges, the Act required the Department to name an Ombudsperson and other persons as necessary to discharge the Act’s requirements. On January 1, 2017, the Director of the Department’s Division of Real Estate appointed Adrienne M. Levatino as Ombudsperson, whose mission is to provide information to unit owners, condominium, and common interest community associations and their respective boards in order that they all may better understand their rights and obligations under the Condominium Property Act and the Common Interest Community Association Act.

Section 50 of the Act (765 ILCS 615/50) requires that the Department submit an annual written report on the activities of the Office to the General Assembly; the first report, pursuant to the terms of the Act, was filed on July 1, 2018. Beginning in 2019, the Act requires the Department to submit the report no later than October 1 of each year. In accordance with this requirement, the Office is hereby submitting this Report, which provides the information required by the Act.

Workload and Performance Data:

The Act requires that this Report set forth the following:

- (1) Annual workload and performance data, including (i) the number of requests for information; (ii) training, education, or other information provided; (iii) the manner in which education and training was conducted; and (iv) the staff time required to provide the training, education, or other information. For each category of data, the report shall provide subtotals based on the type of question or dispute involved in the request.

On January 1, 2017, the Office established its website at <https://idfpr.illinois.gov/CCICO>. This website is accessible from the Department’s Division of Real Estate website in addition to being independently accessible. Among its other content, the website contains an inquiry form for use by persons seeking information from the Office. The inquiry form is a useful tool for collecting complete contact and geographic information pertaining to those seeking information from the Ombudsperson.

Since the establishment of the Ombudsperson’s Office, the Ombudsperson has responded to 2042 written inquiries. During the period beginning July 1, 2024, and ending August 31, 2025, the Ombudsperson received 406 written inquiries, representing a 17% decrease in the number of inquiries over the period covered by the last annual report. Of the persons submitting inquiries, 293 provided their address and all identified their “status” (attorney, board member, property manager, unit owner or “other”). The overwhelming majority (356) of the total number of individuals submitting inquiries (88%) were unit owners, while only 35 (approximately 8%) identified themselves as board members. Among those who submitted written inquiries and provided their municipality of residence, 122 (30%) of the persons

¹ Public Act 104-0377, which became effective August 15, 2025, extended the repeal date of the Act to January 1, 2029.

persons providing geographic information lived or owned a unit in an association within the City of Chicago; 63 (21%) of the persons submitting providing geographic information lived or owned a unit in an association in Cook County outside the City of Chicago. The following is a breakdown by county of the number of inquiries received from individuals providing an address and residing outside of the City of Chicago and Cook County:

County	Number of Inquiries
Boone	2
Champaign	2
DeKalb	2
DuPage	26
Grundy	1
Henry	1
Kane	14
Kendall	3
Lake	15
Madison	1
McHenry	4
McLean	1
Monroe	1
Rock Island	1
Sangamon	1
St. Clair	3
Tazwell	5
Vermillion	3
Will	20
Winnebago	2
Total	108

The Ombudsperson was generally able, based upon the questions posed, to categorize inquiries by subject matter.

Approximately 20% of the inquiries raised governance issues—whether a board provided adequate notice of meetings (or a board’s failure to hold meetings), whether the board improperly conducted business in closed session, whether board members adhered to the provisions of the association’s governance documents, , whether the association failed to comply with to the provisions of the Condominium Property Act or the Common Interest Community Association Act, whether a board followed the proper legal procedures for responding to unit owner petitions for special meetings, and whether an association was providing sufficient financial transparency. A number of these inquiries sought detailed responses involving an interpretation of an association’s declaration and/or bylaws. Persons seeking responses of this nature were advised to carefully read their associations’ governing documents.

Another 11% percent of the inquiries raised issues relating to another unit owner's or an association's responsibility for making and paying for repairs, and eight percent of the inquiries involved unit owners' rights to access records of an association.

The Ombudsperson also received:

- 27 inquiries relating to internal or external complaints or the dispute resolution processes
- 39 inquiries relating to the adoption of budgets or imposition of assessments
- 26 inquiries relating to the adoption or enforcement of rules

Nearly one quarter of the inquiries received by the Ombudsperson involved matters not readily susceptible to categorization, such as tenant conduct in common areas, the use and assignment of parking spaces, building and health code concerns, litigation affecting their association, landscaping disputes, issues involving noise and odors, the temperature in the common areas and the temperature of water in their unit, allocation of storage space, pest infestation, and alleged but unspecified mismanagement.

In response to the inquiries received by the Ombudsperson's Office, individuals were provided with citations to the General Not for Profit Corporation Act, the Condominium Property Act or the Common Interest Community Association Act, as appropriate, and provided with generally responsive information. Persons submitting inquiries were informed that the Ombudsperson is prohibited from providing legal advice, has no power to enforce any laws or regulations, including the regulation or registration of professions, association, companies or people, and cannot hear, mediate or resolve issues between unit owners and associations. Persons making inquiries were also informed about the availability of educational documents on the Ombudsperson's website.

The Ombudsperson has developed and posted a robust library of publications available on its website. All publications are regularly updated to reflect amendments to the Condominium Property Act, the Common Interest Community Association Act and the Condominium and Common Interest Community Ombudsperson Act. These include the following eleven FAQs ("Frequently Asked Questions"):

What Are The Documents That Govern An Association?
How Do You Adopt Rules and Regulations?
What Are The Benefits Of Incorporation For Associations?
What Insurance Is An Association Required To Maintain?
How Does An Association Adopt A Budget?
What Are The Requirements For Meetings?
What Is Closed Session And What Can Be Decided There?
How Are Declarations and Rules Enforced?
How Does A Condo Association Adopt A Special Assessment?
Which Law Governs My Association?
How Does a Deconversion Work?"

Section 35 of the Act requires that "[E]ach association, except for those outlined in subsection (b) of this Section, shall adopt a written policy for resolving complaints made by unit owners. The association shall make the policy available to all unit owners upon request." Subsection (b) exempts Common interest community associations exempt from the Common Interest Community Association Act. To assist associations in complying with this requirement, the Ombudsperson's Office prepared a sample

Association Complaint Procedure and Sample Complaint Form and posted these to the Ombudsperson's website in September 2018.

In addition, the Ombudsperson has prepared (and updates as necessary) two publications: "Condominium Unit Owners Rights and Responsibilities Handbook" and "Rights and Responsibilities of Association Board Members," and promulgated "COVID-19 Guidance for Condominiums and Common Interest Community Associations." The Ombudsperson's website also contains links of the full text of the current versions of the following Illinois laws:

- Condominium Property Act
- Common Interest Community Association Act
- Condominium and Common Interest Community Ombudsperson Act
- Illinois General Not for Profit Corporation Act
- Community Association Manager Licensing and Disciplinary Act
- Community Association Manager Administrative Rules
- Illinois Human Rights Act
- Illinois Assistance Animal Integrity Act

The website also contains a link to the following publication: "Illinois Department of Human Rights: A Guide to Your Fair Housing Rights."

In addition, links to the following federal and local laws are accessible from the Ombudsperson's website:

- Americans with Disabilities Act
- Federal Fair Housing Laws
- Federal Fair Debt Collection Practices Act
- Federal U.S. Flag Code
- Federal Over-the-Air Reception Rule ("OTARD")
- HUD Final Rule: Project Approval for Single-Family Condominiums (08/15/2019)
- City of Chicago Condominium Ordinance

The Ombudsperson role is not a full-time position, and the Ombudsperson also serves as the Associate General Counsel in the Department's Division of Real Estate. The Ombudsperson has no additional staff. Approximately twenty percent of their time is devoted to serving as Ombudsperson.

Unit Owner Concerns

The Act further requires that this Report set forth the following:

- (2) Where relevant information is available, analysis of the most common and serious types of concerns within condominiums and common interest communities, along with any recommendations for statutory reform to reduce the frequency or severity of those disputes.

The Ombudsperson received 406 inquiries during the period covered by this Report and approximately 2042 total inquiries since establishment of the Ombudsperson's Office. Many of these consisted of lengthy narratives portraying dissatisfaction with boards allegedly ignoring the requirements (and, particularly, the election, budgeting, records production, and open meetings requirements) of either the Condominium Property Act or the Common Interest Community Association Act. Numerous other of these narratives requested clarification as to how the Condominium Property Act or Common Interest Community Association Act is enforced and by whom.

Unit owners also sought advice as to what constituted a “common element” in their association and who, therefore, was responsible for the making of and cost of repairs, whether special assessments had been properly adopted, and what documents a condominium association must make available to unit owners for inspection and copying. Unit owners also questioned the ability of a board to impose fines and penalties and sought information concerning the adoption of rules and the conduct of elections.

The Ombudsperson believes that because the amount of anecdotal information available from the inquiries received to date remains limited, it is not prudent to make any recommendations for statutory change at this time. It is clear, however, even from the available data and from questions raised at the forums in which the Ombudsperson participated since the inception of the Office, that both unit owners and associations would benefit from more effective, transparent, and timely communication among and between unit owners and association boards of managers and greater civility in their interactions.