

KELLY C. ELMORE PRINCIPAL

Condo & HOA, Cooperatives, Litigation, Condominium Deconversion



Attorney Kelly Elmore is a Principal at KSN who advises condominium, homeowner (HOA), and townhome community associations in Illinois and Indiana on all aspects of corporate law including: association contracts, amendments to declarations and by-laws, covenant violations/rule enforcement, the architectural review process, the special assessment process,

board elections, assessment collection, foreclosures and bankruptcy issues, developer turnover, construction defect disputes, and contract review.

Kelly is also a member of the firm's Litigation Department. As an active trial lawyer for twenty (20) years, Kelly represents and defends condominium, homeowner (HOA), and townhome community associations in various court actions ranging from state court to federal court. Kelly has represented community associations in cases brought against Board members for breach of fiduciary duty and violation of state law from owners. Kelly has also represented community associations in cases against developers for issues arising from developer turnover, and for defective construction.

Kelly is the Chair of the firm's Deconversion Department and advises condominium associations on the complex process of condominium termination or deconversion ("condominium terminations" or "Section 15 sales"). In this process, a buyer or developer purchases all units within a condominium property and removes the property from the provisions of the condominium regime, often converting the property into apartment rentals. Considered by many in the industry to be the leading authority in the deconversion process, Kelly is a regular guest speaker and panelist for various industry lectures, seminars, and panel discussions. Notably, Kelly has recently been featured in a number of leading Chicago publications on this topic, including the Chicago Tribune, Crain's Chicago Business, the Chicago Gazette, and The Real Deal. Kelly has been a frequent lecturer for Strafford Publications on the topic of deconversions from 2022-2025.

Kelly is the author of a number of publications for various

CONTACT

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EDUCATION

- J.D., DePaul University College of Law, 2004 (DePaul Law Review, Published)
- B.A., DePauw University, 2001

ADMISSIONS

- Illinois State Bar
- Indiana State Bar
- U.S. District Court, Northern District of Illinois
- U.S. District Court, Southern District of Indiana
- U.S. District Court, Northern District of Indiana
- United States Supreme Court

MEMBERSHIPS

- ABOMA
- ACTHA
- CAI-Illinois
- CAI-Indiana
- Chicago Bar Association
- Illinois State Bar Association
- Indiana State Bar Association
- Indianapolis Bar Association (IndyBar)
- Hamilton County Bar Association

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community associations, including: CAI (Community Association Institute), ACTHA, and Common Interest Magazine. In addition, Kelly is a frequent lecturer and guest panelist on various association issues for annual CAI legal forums and tradeshow for Indiana and Illinois, ACTHA tradeshow/educational programs, the Cooperator Expo, and the Chicago Property Management Condo & HOA Expo.

Kelly was selected as a 2024 Lawyer of Distinction in the State of Indiana, which recognizes excellence in the area of community association law. Kelly was also selected as a 2017 and 2018 Illinois Emerging Lawyer, identified by her peers to be among the top lawyers in Illinois who are age 40 or under and who have proven themselves to be professional, ethical, and experienced at an early point in their legal career. Kelly served as a Co-Chair of the Chicago Bar Association, Young Lawyers' Section Real Estate Law Committee (2011-2015); as a member of the Chicago Bar Association Condominium Law Subcommittee (2006-2023); and as a member of the Association of Condominium, Townhouse & Homeowners Associations (ACTHA) Legislative Committee (2008-2018).

Committed to advancing community association law and education, Kelly dedicates significant time to the Indiana Chapter of CAI. She has served on its Board of Directors (2020- 2025); was elected President-Elect (2021-2022), and elected as President (2021-2022). In addition, Kelly chaired the Golf Committee (2022-2024). Since 2022, Kelly has led the CAI Indiana Legislative Action Committee (LAC) (2022-2025), drafting key legislation for Indiana HOAs and community associations. In 2024, she testified before the Indiana Legislature to advocate for legal reforms and revised legislation for the benefit of HOAs and community associations.

Recognized as a leader in the field of community association law, in January 2025, Kelly was a guest panelist for the prestigious CAI Annual Law Seminar's Panel of Pundits in San Antonio, Texas.

Kelly's dedication to community association law, leadership in legislative advocacy and extensive litigation experience, makes her a trusted advisor and a leading voice in the industry.

AWARDS

Selected as a 2024 Lawyer of Distinction in Indiana by Lawyers of Distinction.

Selected as a 2017 and 2018 Emerging Lawyer in Illinois by Leading Lawyers. Emerging Lawyers are made up of the top 2% of lawyers who are age 40 or younger or who have been admitted to the practice of law for 10 or fewer years and have proven themselves professional, ethical, and experienced at an early point in their legal career.

SPEAKING

March 20, 2025: Panelist for Strafford CLE Publications: Terminating a Condominium: Navigating the Process, Redevelopment Considerations, Benefits and Pitfalls

January 31, 2025: CAI Annual Law Seminar, San Antonio, Texas: Panelist for the Panel of Pundits

October 11, 2024: KSN Podcast: "Corporate Transparency Act: Impact to Indiana Community Associations" www.ksnlaw.com/podcast

September 26, 2024: Appeared for testimony before the Indiana Legislature, Interim Study Committee on Courts and the Judiciary to Testify on HOA Issues

August 2024: Presentation for Westfield Community Association Network (WeCAN) Presentation on the topic: "Federal Corporate Transparency Act: Impact on Community Associations"

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SPEAKING (continued)

July 2024: CAI National Seminar: Balancing Expression and Harmony: Political Signs in Community Associations

July 2024: Presenter for Strafford CLE Publications: Insurance for Common Interest Communities

June 2024: Presenter for the Carmel Neighborhood Association Network (CNAN) on the topic of the Federal Corporate Transparency Act

June 2024: Host and Moderator of the CAI Indiana Legislative Action Committee, Legislative Update Event

February 28, 2024: KSN Webinar "Managing and Maintaining Your Community Association"

February 7, 2024: KSN Webinar "2024 Indiana Condo & HOA Legal Updates"

October 25, 2023: KSN Webinar "Budgets and Reserves"

November 21, 2023: KSN Podcast: "Short Term Rentals in Indiana Community Associations", www.ksnlaw.com/podcast

October 16, 2023: KSN Podcast: "Budgets and Reserves", www.ksnlaw.com/podcast

June 2023: Host and Moderator of the CAI Indiana Legislative Action Committee, Legislative Update Event

May 23, 2023: KSN Webinar "Understanding Condominium Deconversions"

May 17, 2023: Presenter for CAI Indiana seminar "Board Leadership."

April 29, 2023: Panelist for CAI Indiana Law Symposium "Running Effective Board Meetings and Dealing with Disruptive Owners."

April 4, 2023: Presenter for Sentry Management, Indiana on "Indiana Covenant Enforcement."

April 6, 2023: Presenter for CASI- Associa Indiana on "The Architectural Review Process and Covenant Enforcement."

March 2023: Presenter for Strafford CLE Publication: "Terminating a Condominium: Navigating the Process, Redevelopment Considerations, Benefits and Pitfalls"

March 24, 2023: KSN Podcast: "Business Decisions and Contracts in Illinois and Indiana Community Associations", www.ksnlaw.com/podcast

February 22, 2023: KSN Webinar "Indiana Community Association Legal Updates & Hot Topics"

November 10, 2022: Panelist for CAI Indiana Attorney Panel

October 26, 2022: Presenter for CAI Indiana seminar "Rule and Covenant Violation Enforcement."

June 15, 2022: KSN Podcast: "Impact of New Case Law on Illinois Condominium Deconversions", www.ksnlaw.com/podcast

April 20, 2022: Panelist for CAI Indiana Seminar "Indiana Grievance Resolution Process."

April 12, 2022: KSN Podcast: "Solar Panels In Indiana Community Associations", www.ksnlaw.com/podcast

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SPEAKING (continued)

March 16, 2022: Presenter for CAI Indiana for the CAI Board Leader Certificate Course on the topics of Governing Documents, Board Duties, and Directors and Officers Liability.

October 13, 2021: Panelist, "4th Annual Deconstructing Deconversion Summit", REJournals

September 29, 2021: Panelist, "Effective Annual Meetings" CAM Webcast, Community Associations Institute Indiana

September 22, 2021: Panelist, "Effective Annual Meetings" HOA Webcast, Community Associations Institute Indiana

September 8, 2021: Presenter, "Elections" Webinar, KSN

August 25, 2021: Presenter, "Condominium Deconversions" Webinar, KSN

April 28, 2021: Presenter, "Social Media" Webinar, KSN

March 24, 2021: Presenter, "Business Decisions and Contracts" Webinar, KSN

January 28, 2021: Presenter, "Indiana Legal Updates" Webinar, KSN

December 10, 2020: Presented a webinar on Condominium Deconversions for the DuPage County Bar Association's Real Estate Law & Practice MCLE Remote Program

August 4, 2020: Host & presenter, "Electric Cars & License Plate Readers in Indiana" Webinar, KSN

July 22, 2020: Panelist, "Association Financial Management: Budgeting, Reserves & Financial Statements" Webcast, Community Associations Institute of Indiana (CAI-IN)

July 7, 2020: Host & presenter, "Social Media in Community Associations" Webinar, KSN

May, 2020: KSN Podcast: "Coronavirus Impact on Community Association Finances and Assessment Collection", ksnlaw.com/podcast

May 29, 2019: Panelist for the REJournals Condominium Deconversions seminar "Deconstructing Deconversions," addressing best practices related to Section 15/sale of all unit transactions for associations, buyers, real estate brokers, property managers and board members.

July, 2019: KSN Podcast: "Association Property Damage: Always a Doozy", www.ksnlaw.com/podcast

June, 2019: KSN Podcast: "Deconversions Revisited", www.ksnlaw.com/podcast

February 23, 2019: Presented a seminar on "Building Code Violations" at the Chicagoland Property Management Condo & HOA Expo

December 13, 2018: Guest panelist at the CondoLifestyle's State of the Industry Event discussing the topic of deconversions and other Association issues.

October 18, 2018: Panelist on REJournals Condominium Deconversions seminar addressing best practices related to Section 15/sale of all unit transactions.

March 10, 2018: Panelist for an educational seminar for the Illinois chapter of CAI (Community Associations Institute) entitled "Hot Topics," discussing current association industry issues.

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SPEAKING (continued)

March 7, 2013: Hosted a KSN webinar presentation entitled “Directors and Officers Liability Insurance,” discussing the use of directors and officers liability coverage in community associations.

January 9, 2013: Hosted an ACTHA Webinar entitled “Short Sale Negotiations” outlining the short sale and foreclosure processes, considerations for Board members during the short sale process, and discussing how associations can maximize recovery of past due assessments in a short sale transaction.

November 14, 2012: Hosted a presentation at the Chicagoland Cooperator Condo, HOA and Co-Op Expo, sponsored by CAI-Illinois, entitled “Foreclosures: The Aftermath... Rentals, Rehabs, and Responsibilities” for community association boards and property managers, addressing the issues of how to manage units in collection and foreclosure, and addressing rentals in associations following a foreclosure sale.

November 8, 2012: Guest speaker for a management-hosted seminar discussing the topic of leasing restrictions, rentals in Associations, Directors & Officers Liability Insurance and nuisances.

October 23, 2012: Moderator for a seminar for the Chicago Bar Association, Young Lawyer’s Section, Real Estate Committee Seminar, entitled “The Chicago Residential Landlord & Tenant Ordinance: An Overview for Representation of Landlords, Tenants and Condominium Associations,” navigating the rental process for landlords, tenants and condominium associations in Chicago.

PUBLICATIONS

KSN Blog: Impact of New Case Law on Illinois Condominium Deconversions

KSN Blog: New Indiana Law: Solar Panels and Community Associations

KSN Blog: 4 Reasons Why Condo Associations Choose Deconversion

KSN Blog: Six Collection Strategies for Indiana Community Association Board Members As We Emerge from the Pandemic

KSN Blog: Political Signs & Community Associations: 7 Things You Should Know

KSN Blog: Section 15 Deconversion Sales: Legal Challenges & Legal Duties of the Board of Directors

KSN Blog: 5 Considerations in a Condo Deconversion

KSN Blog: 4 Steps to Take When Addressing Property Damage Within Your Association

KSN Blog: Defending Unit Owner Lawsuits in Community Associations: A Step by Step Process

KSN Blog: Preparing for Your Condominium Association Election

KSN Blog: Condominium Deconversions: Examination of a Section 15 Sale

KSN Blog: Preparing your Community Association for 2015

KSN Blog: Directors and Officers Liability Insurance for Community Associations

September 2022: Article for Buildings & Environments magazine, “Impact of new Case Law on Illinois Condominium Deconversions”

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PUBLICATIONS (continued)

March 2022: Article for Community Association Management Insider, "Condo Board Can Negotiate Building Sale Without Owner Approval"

February 2022: Article for Community Association Management Insider, "Deconversions on the Rise: What You Need To Know"

May 2019: KSN Press Release detailing the historic closing of nearly 900 units in December, 2018

April 2019: Article for ACTHA Newsletter, "4 Steps to Take when Addressing Property Damage Within Your Association."

December 2018: The Real Deal article announcing the deconversion closing on River City Condominium Association and detailing KSN's involvement

July 2018: HOA Leader article detailing advice on entering into association contracts

July 2018: HOA Leader article discussing the obligation to provide keys to the Board in community associations

May 2018: The Real Deal article detailing KSN's involvement in Chicago's Deconversion market

April 2018: Chicago Gazette article detailing River City deconversion sale

February 2018: KSN Century Tower press release

February 2018: Crain's Business Article on KSN's closure of largest deconversion in City of Chicago

October 2017: Article for Condo Lifestyles magazine, "Defending Unit Owner Lawsuits in Community Associations: A Step by Step Process"

August 2014: Article for Kovitz Shifrin Nesbit Newsletter, "New Legislation to Allow Community Associations to Use Electronic Notices and Voting," discussing the enactment of legislation providing for electronic notices and permitting the use of technology in voting.

August 2014: Article for Kovitz Shifrin Nesbit Newsletter, "New Legislation to Allow Community Associations to Use Electronic Notices and Voting," discussing the enactment of legislation providing for electronic notices and permitting the use of technology in voting.

September 2013: Article for Kovitz Shifrin Nesbit Newsletter, "Illinois Firearm Concealed Carry Act and Potential Effect on Community Associations," discussing the enactment of the Illinois Firearm Concealed Carry Act and the potential ramifications for community associations.

August 2013: Article for CAI Common Interests Magazine, "Bumper to Bumper Controversy: Accessible Parking in Community Associations" discussing the provision of accessible parking in community associations and responses to accommodation requests.

June 2013: Article for Kovitz Shifrin Nesbit Newsletter, "Accommodation Policies in Associations," generally discussing the trend of implementing accommodation policies in community associations to address requests for accommodation of a handicap or disability.

May 2013: Article for CAI Magazine, "The World is Hooked on the Internet," discussing the legal profession's adaptation to technology in order to keep up with today's internet-driven society and discussing the forms of technology used by common interest associations, including condominium and townhome associations.

Winter 2013: ACTHA Newsletter: Question of the Month: Discussing the restrictions on owners from running businesses in community associations.