

Who is DMHOA?  
December 2018

**MISSION STATEMENT:** To educate and inform our members, our public servants, the public of the Manufactured Homeowners on Leased Land rights. Also, to work for legislative and legal remedies to protect and strengthen the rights of everyone who lives in manufactured housing on leased land in the State of Delaware.

The all-volunteer Board and County representatives work diligently to ensure that all Communities are represented in a professional way. The dedication and diligent work of these representatives ensures that your voices are heard and that appropriate actions are taken for your safety and security.

## *The M. A. D. Newsletter*

*(Make A Difference)*

### **DELAWARE MANUFACTURED HOMEOWNERS ASSOCIATION (DMHOA)**

#### **From the DMHOA President**

#### **Legislation for 2018**

As the 2018 comes to an end, we only had a few good hits, using baseball terminology. One was House Bill 436 which helps Home Owners that want to sell their homes with the option to have the same lot rent that they were being charged to be passed on to the new home owners as part of their purchasing agreement. Yes, this is a great hit, not quite a home run but a gain that will help many. Make sure to get your copy of HB436, read it and share it, because this is a plus that will help sell your home.

With the help of Senator Ennis, Senator Bushweller, and House Representative Bill Carson, we met with the Governor and the Housing Chairman to seek a better way to help protect the home owners. We all agreed that an OMBUDSMAN program would be a wonderful thing since we couldn't establish a stand-alone Housing Commission. In the next year, we need to work on getting the OMBUDSMAN program up and working for us. We need to reach out to the Attorney General's office and all our Legislators to make sure we get all their support and assistance to ensure the funding and manpower are allocated to ensure the success of the program.

We also passed House Resolution 24 to establish a task force. HR24 was sponsored by Representative Ruth Briggs-King. HR24 was passed and the Task Force began its meetings in the Mid-August time frame. We agreed to meet 2 times a month meeting. I personally did not feel the established agenda was totally in line of what our people needed. The major items were grammar, arrangement of the Chapter 70, so it flowed more correctly, the "Right of First Offer" section and Sections 7042 & 7043 which deals with lot rent justification. At this time, there are 2 more meetings and all that has been dealt with are grammar and punctuation changes. Right of First Offer and Sections 7042 & 7043 are not even close to getting anything completed.

In the last weeks of the 2018 Legislative Session, we lost a battle in the Senate Committee Room on Senate Bill 23. SB23 would have taken 50-cents from the standing \$2.50 that the Manufactured Home Owners already pay and would have established those funds in obtaining a lawyer via CLASI and funding the OMBUDSMAN Program. There would have

been zero monies coming from the Land Owners. The Land Owners came in strength and with their attorney, expressed their feeling that they did not see a need for this Bill. SB23 was to be paid for by only Manufactured Home Owners and no others. We aren't letting this 50-cent bill just stay in a limbo. We are going to strike early and hard in getting this bill out and voted on in both houses and get it approved and signed by the Governor. There will be a full-court press with more information to follow.

## Why you Need a HOA

We understand the precarious nature of owning a home on someone else's land and the value of solidarity in protecting our rights, whether in an individual community or in uniting homeowners from across the country. We maintain a direct communication network among state homeowner advocacy groups and serve as your voice at the state level, with the help of several powerful partner organizations who support our mission.

In addition, we are against unfair eviction or loss of homes due to closure of communities, homeowners deserve peace of mind and security in knowing they will have the opportunity to "age in place" rather than being displaced. In some respects, there is also a parallel meaning to the better-known term "homeland security" in that many of our counterparts are unfairly subjected to insidious forms of economic and psychological terrorism by community owners and managers, which can take a devastating toll on one's health and well-being. **"Equity for All"** reflects our feeling that a partnership exists between homeowners and land owners in manufactured home communities and homeowners deserve to have the equity in their investments protected and to be treated equitably.

Therefore, you need to be a voice of **one** with a Home Owners Association. It gives you many things to help support your rights:

### What does membership in your HOA do for you?

- *Protects your most important investment, Your Home.*
- *Ensures that changes to State Code are disseminated per Delaware Manufactured Home Owners Association (DMHOA)\*. (It is mandated that property owners inform HOAs of impending changes that will affect the community and you financially.)*
- *Encourages home owners to take a proactive role in the community.*
- *Improves communications between the community and the property owner.*
- *Keeps home owners up on what is going on at State level reference laws that affect their lives and finances.*
- *Keeps home owners aware what is happening within the community.*
- *HOA represents the development at the monthly DMHOA meeting/agenda.*
- *DMHOA membership strengthens our voice when speaking to state legislation and introducing legislation (laws) that affect manufactured housing.*
- *Provides dual membership with HOA and DMHOA*
- *Per DMHOA, only HOA members benefit from arbitration winnings*
- *Support from the State Community Legal Aid*

\* Delaware Manufactured Home Owners Association (DMHOA) is the only statewide advocacy organization in the Diamond state representing our interests reference homes on leased land.

## DEMHRA (RTA) and Changes to the CPI-U

As a point of interest, the new CPI-U has been changed. It was discovered that an error in the calculations that comes from the Delaware Housing Authority. From what I was told it was almost double bring it up to 1.26 %. You all need to review what this CPI-U rate is by going to the RTA webpage or by going to the DOJ webpage in the Manufactured Housing section under the CPU team link. This means that your next lot rent increase will be close to \$10.00 or more a month increase. The HOA communities truly need to be aware because this will be the factor applied to resident's next increases. If you want anything more on this, please contact the RTA at 302.674.7768, Gregg Sutton, he can assist you reference CPI-U rates.

**HELPING HANDS REQUESTED** – We need your help to make a difference!



DMHOA is an **all-volunteer group** working to assist all that reach out. Our Board is **stretched very thin**. Most communities are experiencing minimal difficulties but when the complaints increase, they are usually in groups. Currently, we have **only one county representative**, Mr. Leonard Sears, who has worked with this organization for many years. Most members of the Board are holding down jobs and/or are on the board of their HOAs. Our current President, Bill Kinnick is juggling quite a few things i.e. attending meetings up and down the State, meeting and working with State Legislators, and building our membership by assisting new community HOAs to get established. There are just **not enough hands and hours in the day**. We are **asking** that **all the members** of DMHOA examine their hearts and **step into the breach to assist**. It will only be a matter of time when those carrying the Organization will be burnt out and our efforts to protect everyone will fail.

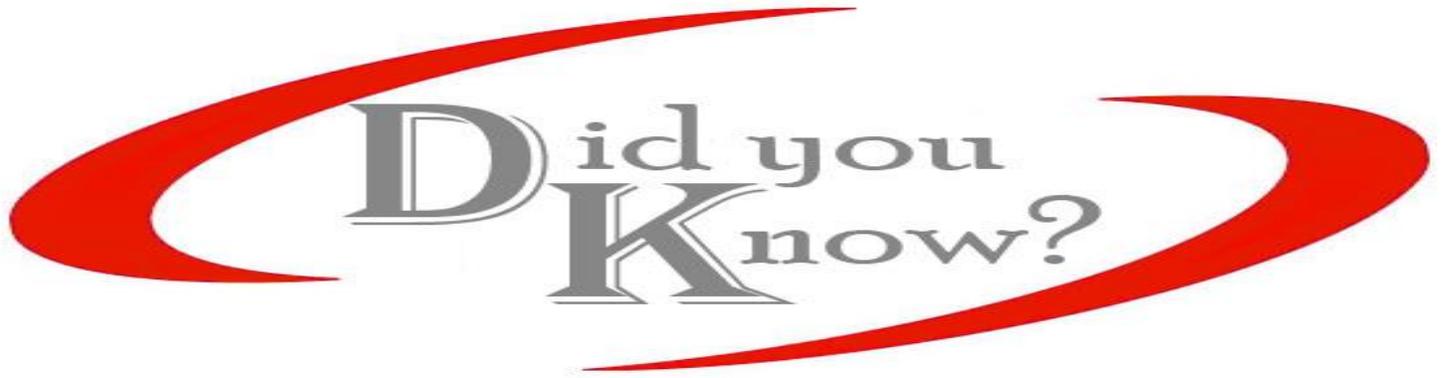
If you feel that you can assist in any way, please send an email to [conniekinnick@verizon.net](mailto:conniekinnick@verizon.net) (current DMHOA Secretary).

## Department of Justice Road Shows

For those who may have missed the Department of Justice (DOJ) Road Show which was hosted in all three (3) Delaware counties. I want to share a little update on each location. Most of the presenters were the same except for the police and county enforcement agencies. I strongly recommend that you should attend in your respective county location.

1. The **DOJ Consumer Protection Unit (CPU)** discussed what their role and how they fit into the Title 25, Chapter 70 Landlord/Tenant Code. They discussed the new DOJ/CPU complaint form for the Manufactured Housing group. [https://attorneygeneral.delaware.gov/wp-content/uploads/sites/50/2018/06/CPU-MH-Complaint-Form-Bilingual.FINAL\\_.pdf](https://attorneygeneral.delaware.gov/wp-content/uploads/sites/50/2018/06/CPU-MH-Complaint-Form-Bilingual.FINAL_.pdf)  
They added a Power of Attorney form to help people who need assistance. This Power of Attorney is only used in connection with a submitted DOJ/CPU Complaint Form.  
<https://attorneygeneral.delaware.gov/wp-content/uploads/sites/50/2018/08/Limited-POA-for-MH-complaints-final-updated-7.20.18.pdf>  
The DOJ also provided contact information and webpage address.  
<https://attorneygeneral.delaware.gov/fraud/cpu/manuhousing/>
2. **Delaware Manufactured Housing Trust Authority (RTA) or (DEMHRA)** discussed their roles in maintaining the trust fund and coordinating Rent Justification issues along with making assignments of Arbitrators to each new case. They also inspect communities for valuation on land use change and register Land Owner communities on an annual basis.
3. **Delaware Manufactured Home Owners Association (DMHOA)** which discussed the importance of being connected and involved with DMHOA. They discussed knowing your rights, what establishment and membership to a Community HOA does for you and your community, and how each HOA is linked to State and Federal organizations to keep everyone in the loop on federal and state laws. The bottom line is you need an HOA and you need to be tied in or the Land Owner will financially rape your wallet and take your home.
4. **Delaware State Housing Authority (DSHA)** provided update on what its internal groups can do for Manufactured Home Owners. They can provide financial assistance in preventing eviction or repossession.
5. **Delaware Health and Social Services** which is part of the organization that includes the Office of Drinking Water. They discussed the things they do and what and how they protect our drinking water through monitoring, technical assistance and public education.
6. **County Code enforcement, State and local police** provided their input as to what they provide and contact information.

**Delaware Department of Natural Resources and Environmental Control (DENREC)** – No representative attended any of the sessions.



### **FREE AARP TAX ASSISTANCE PROGRAM**

AARP provides IRS certified volunteers to provide FREE help to low and moderate-income taxpayers. You don't have to be an AARP member, you don't even have to be 50 years old. Check locations with your local AARP offices or your local Senior Citizen Center for more information.

### **MEDICARE PHONE SCAMS**

I recently read an article in the latest AARP Bulletin that alerted that scammers are calling Medicare recipients claiming that they represent Medicare. They are telling Medicare recipients that they recipient owes a 'processing fee' for their new Medicare card. **THIS IS A SCAM CALL.** There is no processing fee for your Medicare card. The card is issued by the Medicare agency for FREE.

They are also telling Medicare recipients that they are owed a refund from previous transactions that occurred under their old Medicare card. They are asking the recipient for their banking information, so they can send the refund. **THIS IS A SCAM CALL.** Any refund that might (and that is a very big might) be owed to the Medicare recipient would be sent to the recipient from the Medicare agency by check.

Remember, Medicare would **NEVER** ask for any money over the telephone, it would be an official letter from Medicare to the recipient. Medicare would **NEVER** ask for your banking information. Any money that Medicare would need to send to you would be sent in the form of a check from Medicare with official correspondence detailing why they are sending YOU a check.

There has been **another SCAM** moving through the area. This one involves an email from supposedly from your bank informing you that certain vital information requires validation by you by clicking on a link within the email. **THIS IS A SCAM!** If you get this email, disregard the email. Call your bank by using the telephone number on the back of your bank card. Do not call the telephone number provided in the email, that is **part of the SCAM**. Once the scammers get your information, they will steal your money from your account. Your bank has all your pertinent information and they would **NEVER** send you an email asking for information.

Be aware that there are all kinds of scams out there and the scammers count on the victim either being unaware, confused, frightened and any other hosts of emotions. Don't be a victim. If you have any questions, call the Medicare number that is listed on your Medicare card. Do not call any telephone numbers that might be provided by the scammer. Talk to your family before you do anything, especially when it comes to social security numbers, bank account numbers, credit card numbers, etc. Be safe, my friends!



## ***LETTERS TO THE EDITOR***



### **FREQUENT ASKED QUESTIONS**

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This will be a new segment of the DMHOA Newsletter. Please submit any questions you may have reference to manufactured homes on leased land via the website ([www.dmhoa.org](http://www.dmhoa.org)) through the Contact options. Your questions will be forwarded to the appropriate individuals and will be not only answered via the DMHOA Newsletter, but you will also receive an individual response via your email. We are looking forward to expanding this segment of the newsletter and hope that this will clarify many issues. Thank you and talk to you soon!

## Looking forward for DMHOA in 2019

What is happening within DMHOA for 2019? The team will continue to be active in the Legislation process which kicks off the new 150<sup>th</sup> General Assembly on Tuesday, January 8, 2019 in Dover at Legislative Hall.

DMHOA is working on teaming with AARP this year to make sure we have a better vision and support when it comes to getting help on new bills to help improve the protection of our residents that live in Manufactured Housing on leased land.

In addition to being at Legislative Hall, we will be working on getting our 50-cent bill rewritten and moved thru the Senate and the House before April/May timeframe. Also, working on defining what is a Capital Expense and how it will be written into the current section of Chapter 70.

Planning and working a good schedule to provide seminars on what your “Rights” are and a few other important items that you need to know. The plan is to have a seminar in each county beginning with Sussex County in January, Kent County in February and New Castle County in March then repeat the rotation for the next three months. Hopefully, we can gather an excellent group of new people to these seminars. Remember these seminars are **FREE**. If you don’t learn how to protect you and your assets, the Land Owners will be owning your home and you will be homeless.

Also, as the months progress we will be doing a ‘door hanging’ exercise within each community. We will be looking for help on this as this is to cover 180 + communities and we want to make sure we provide information to every door, so the homeowner is aware of who, what, where and how to get support.

We are also going to continue working on creating more Home Owners Associations in each county. We need to grow and get information out and this is the only way that you the residents can be assured of getting information.

Lastly, we will be working on growing the DMHOA team and filling many of the vacancies. This will further assist our team in being more efficient in all the things that we do. Keep in mind that “**TEAM**” stands for **T**ogether **E**veryone **A**chieves **M**ore.

## Contact Us

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### Organization Name

Delaware Manufactured  
Homeowners Association  
(DMHOA)

### Street Address

PMB 5, 24832 John J. Williams  
Hwy

### City, ST Zip Code

Millsboro, DE 19966

### Phone

302-945-2122

### Email

Use "Contact" link on website

### Website

[www.dmhoa.org](http://www.dmhoa.org)

## DMHOA President 2018 Closing

I want to thank everyone for a good 2018. I especially want to thank my DMHOA TEAM, Lillian, Beth, Connie, Jerry, Ron, Vinny, Mike, Leonard, and Jill. Without these people DMHOA wouldn't function. With this small handful, we were able to get a few things completed. We still need to fill positions to make us stronger.

DMHOA assisted a few communities in becoming Home Owner Associations (HOA) and helped other HOA's with arbitrations, sewage issues, helping get their homes/deck repairs, steps replaced/repaired, etc.

This year was a long and eventful experience for your DMHOA President. January thru June 2018 was an experience I wish everyone could have experienced. A great deal of my time was spent at Legislative Hall working the halls along with other non-profit organizations and a few times with our own Red Shirt Team. What I took away and experienced was that the Land Owners spend lots of money to get the hearts and ears of many legislators. We lost our 50-cent bill to an outgoing Committee Chair - Democrat Senator Henry. She refused to release our draft bill to be hand carried through the process. Our group along with a couple of our supporting legislators tried to get this bill to the Senate floor, but the Land Owners and their lawyers convinced the Committee Chair that we, the home owners didn't need any legal support. In the end, we did get a few bills passed and signed into action. Go to the DMHOA webpage ([www.dmhoa.org](http://www.dmhoa.org)) to see the new laws. We also obtained the OMBUDSMAN program which will be placed in the DOJ's office mostly under the Consumer Protection Unit (CPU).

I visited many communities this past year to help in many ways as I already mentioned. We conducted training seminars on your rights and what chapter 70, means to you. I answered many, many questions throughout the year and met many people in diners to help fill out arbitration paperwork.

DMHOA for the first time got to be a presenter at the DOJ road show. Over 3 different nights in all three (3) counties where vital information was shared, questions asked, and actions were taken. People got to have their own questions answered from the certain presenter that they had questions for. I believe many communities missed out because they didn't think this could help them. I hope to see maximum participation when the 2019 Fall Road Show schedules is announced. These meetings are to help you.

Lastly, I want everyone to know DMHOA is a TEAM (Together Everyone Achieves More) and ask that we all Make a Difference (MAD). Our communities will get better, but we can't do it alone. We need everyone living in these communities to be a part of the TEAM. A dedicated team can make a substantial difference. We need to lock arms

and keep our eyes focused on ensuring that we are not being stripped of our rights and being financially taken advantage of.

I am taking, a small rest over the Christmas season and I will start running again to Legislative Hall and begin reaching out to as many communities as I can. My goal is to reach every community 180+, let them know what they need to do to become a part of DMHOA and help improve their lives while living in their homes on leased land.