

Who is DMHOA?
July 2019

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

As the 2019 legislative year comes to an end, I would like to recap our progress and share our focus for 2020.

House Bill (HB) 45 the Task Force Bill passed and was signed. With tremendous help from a concerned Team of legislators, AARP, League of Women Voters, Fred Neil, CLASI and the Delaware residents living in manufactured housing, a GIANT of a bill (HB46 – the 50-cent bill) was signed into Law. This Bill provides homeowners access to legal help when the landowner violates the law. This is important since we are no longer without any help and / or protection.

In September of 2018 HB436 was signed into Law. This great bill helps Homeowners that want to sell their homes because it gives them the option to have their existing lot rent passed on to the new homeowners 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.

In this Newsletter we have provided a more specific description of each of these Laws with an online link to the actual Bills. Check them out and see how they will help homeowners and Community Homeowner Associations.

For the 2020 General Session we plan to focus on fixing the definitions of “Maintenance” and “Capital Improvement”. We also want to help communities when they go to Arbitration and have a Bill that will place our money in an escrow account until a final agreement has been awarded. The Department of Justice (DOJ) just hired a new lawyer to oversee the OMBUDSMAN program Welcome Mr. Brian Eng. Now we need to be able to hold the landowners accountable and resolve what is expected with the new OMBUDSMAN program. All of this is still being worked out. Lastly, I want to discuss what our DMHOA TEAM stands for. The definition of TEAM is Together Everyone Achieves More. I have a talented TEAM of people on the DMHOA Board. We worked hard and achieved a lot this year, but we all admit we want to accomplish much more. With your help and assistance our DMHOA TEAM will achieve more and make our communities a better place to live

Please take some time and visit the DMHOA web page (dmhoa.org) look it over, read the minutes, check out current Seminars that will help and enlighten you on Manufactured Housing and your rights as homeowners. In closing I want everyone to know my TEAM isn't done yet. We are just

getting started. So, if you want to be a part of this wonderful adventure come join us at one of the monthly DMHOA meetings or one of the training seminars. All the dates and times are provided on the DMHOA web page (dmhoa.org).

God Bless you all and come join the fun.





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.

DMHOA Training and Meetings:

Our Training Seminars attracted large crowds this year. So far two Seminars were held in Kent County and three in Sussex County with more being scheduled for the remaining year.



These Seminars are designed to teach homeowners their rights, detail the agencies that support them, explain Title 25, Chapter 70 which is the landlord tenant code established by State law, the ins and outs of arbitration and other vital Legislative information pertinent to homeowners on leased land. Protect your most important investment – your home by knowing your rights as a homeowner living on leased land.

We had two Guest Speakers attend our Monthly Membership Meetings. Trinidad (Peter) Navarro, the Delaware Insurance Commissioner and Corrine of the Aging & Disability Resource Center of the Dept of Health and Social Services.

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 (current DMHOA Secretary).

We Need Your Help

DMHOA is made up of unpaid volunteers who live in many different manufactured housing communities on leased land.

DMHOA is OUR only legislative advocate. If you want to protect homeowners on leased land from landowners who break the law, help yourself and others, and if you want change – JOIN US.

There is so much more we would like to do to, but there are simply not enough hours in the day for each of us to accomplish our goal of protecting homeowners. Join us by volunteering for a position listed below:

- County Representatives - Several for each County
- Additional Fundraising help
- Grant-in-Aide writer/assistance
- Door hangers and drivers for communities without HOA's.
- Web Page Developer/ and helper
- Event coordinators/helpers
- News media helpers in each county
- Newsletter writer/publisher
- Answering service helper for DMHOA phone number
- DMHOA Executive Board Members

We have 3 Communities on leased land that are living under unlawful conditions. We are planning a door hanging event now to help these homeowners. Email joneal@pa.net if you can help as either a driver or door hanger.



DMHOA Reaching Out:

The DMHOA Volunteer Door Hanging Team went to the Seaford area on June 10th and hung approximately 400 DMHOA flyers in Communities that do not currently have an HOA. We chose these communities because they have no support system or protection for their homeowners. Without an HOA these folks lose out on many benefits.

Bill and Connie Kinnick hung DMHOA door hangers and talked to residents of Lynch's Manufactured Homeowners Park knowing they had questions and concerns since their landowner was selling their Community.

If you live on Long Neck Rd in Sussex County, June 14th you received a DMHOA flyer in the mail. We are always looking for ways to reach out to homeowners that may not know about DMHOA and this was our 1st mailing.

In April, we reached out to the Delaware Realtors Association and provided them information about HB 436. They agreed to post our information about the Bill in their weekly newsletter that goes out to approx. 4,000 Delaware Realtors. We also contacted the Sussex County, New Castle County and

Kent County Association of Realtors asking each of them to post the information about HB 436 in their weekly newsletters as well.

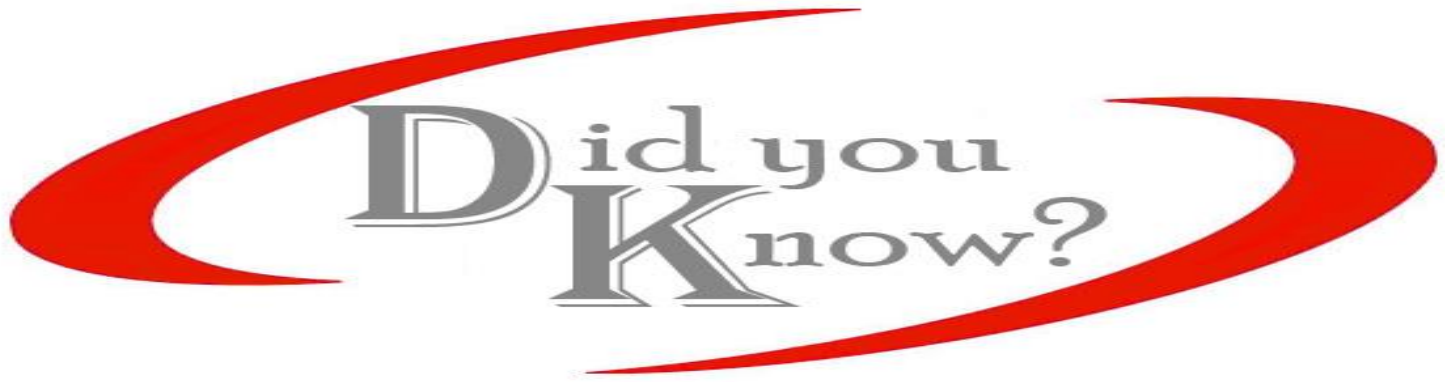
We are reaching out to the local papers, radio and TV stations to have our Monthly General Membership meeting and Training Seminars posted.

Our Vice President, Rick Clum promoted DMHOA with a 10-minute radio interview with Norm Short. March 24th the DMHOA interview was broadcast over six stations: Eagle 97.7, The Wave 97.1, Cool 101.3, ESPN 102.1 (FM), WXDE 105.9, ESPN 930 (AM)

UPCOMING EVENTS:

DMHOA Monthly General Membership Meetings are the 4th Monday of every month. The ONLY EXCEPTION is November and December because of the holidays. The month of August DMHOA will host guest speaker, Meagan Sekscinski of Procino-Wells & Woodland LLC. She will address Elder Law, specifically seniors and their estate planning. Join us at Angola Beach & Estates Clubhouse, 22971 Suburban Blvd, Lewes, starting at 6:30 pm. Admission is free and open to anyone living in manufactured housing on leased land. Mark your calendars, the next DMHOA Monthly General Membership Meeting dates are *Sept.23, Oct. 28, Nov. 18, Dec. 16.*

September 15, 2019 is a spaghetti dinner fundraiser being held at the Long Neck American Legion Post 28. Watch the DMHOA webpage (www.dmhoa.org) for additional information for this event and many others.



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) 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 2020

What is happening within DMHOA for 2020? The team will continue to be active in the Legislation process which kicks off the second half of 150th General Assembly on Tuesday, January 7, 2020 in Dover at Legislative Hall.

DMHOA has teamed with AARP for 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.

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 continue with 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

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

DMHOA President Looking Back at 2019

Legislation:



DE House Bill 436, HA 2 signed by the Governor Sept 2018.

This law allows a manufactured homeowner selling their home to either terminate the existing rental agreement leaving the buyer to negotiate a new agreement and lot fee with the landlord or transfer the existing lot lease to the buyer. This could save the buyer a significant amount of money and make the home more marketable for selling depending upon the Manufactured Home Owners Community. The following link provides specifics:
<https://legis.delaware.gov/BillDetail/26734>

DE House Bill 45 signed by the Governor June 2019.

This law revises Chapter 70 of Title 25 thru reorganization, grammatical corrections, consistency and clarity. Provides specific authority for Delaware Manufactured Housing Relocation Authority (DEMHRA) to spend funds for DEMHRA's responsibilities under Subchapter VI. Requires that a receipt be provided to a tenant for a cash payment of rent within 3 days of the payment and that records of cash receipts for rent be maintained for 3 years. Revises the procedure for scheduling a meeting when a lot rent increase is proposed and adds requirements for the content of the notice provided to homeowners of the deadline to request arbitration. Simplifies the amount of relocation assistance provided to homeowners. Explicitly permits relocations assistance for a home moved out of State or to land that is not in a manufactured home community. The following link provides specifics:

<https://legis.delaware.gov/BillDetail?LegislationId=37087>

DE House Bill 46, HA2, HA4, SA2 signed by the Governor June 2019.

This law provides access to legal help to manufactured homeowners that live on leased land when they are in a dispute with community owners by creating an “Attorney Fund”. The legal help will be paid for out of the money homeowners already pay to the Delaware Manufactured Home Relocation Trust Fund each month. These funds will ensure that manufactured homeowners on leased land are afforded fair and equal protection under the law. The fund will be administered by the Delaware Department of Justice who will contract with an attorney or agency that will provide legal representation and advocacy on behalf of manufactured homeowners. The following link provides specifics:

<https://legis.delaware.gov/BillDetail?LegislationId=37121>

OMBUDSMAN:

Former CLASI attorney Brian Eng has been hired as the Ombudsman for Leased land housing issues. Having locked horns with the community owners’ legal team for several years as our legal representative, he is an inspired choice for the position. He can request legal action from the Department of Justice if State law is broken, or he can refer civil case to the attorney hired with the passage of HB 46.

DMHOA Staffing:

Two new members volunteered to join the Executive Committee, Henry “Rick” Clum as Vice President and Joyce O’Neal as Director of News Media.

DMHOA EXECUTIVE BOARD & BOARD OF DIRECTORS

Name		E-Mail	POSITION
William Kinnick	Y	williamkinnick@verizon.net	President
Henry "Rick" Clum	Y	henry.clum65@gmail.com	Vice-President
Lillian Reynolds	Y	lillianreynolds@verizon.net	Treasurer
Connie Kinnick	Y	conniekinnick@verizon.net	Secretary
Ron Amadio	Y	umpron@verizon.net	Director of Fund Raising
Vinny Rice	Y	Patnvin@gmail.com	Director of Grants
Joyce O'Neal	Y	joneal@pa.net	Director of News Media
Jerry Brainard	Y	jerry-tennis@comcast.net	Director Social Media
VACANT	Y		Director Legislation Information
VACANT	Y		Director of Membership
Beth McGinn	Y	beth1011@msn.com	Director of Veteran Activities
Jill Fuchs	Y	jill.fuchs@comcast.net	DEMhra Representative
Mike Gray	Y	mwgray55@gmail.com	Special Assistant
VACANT	Y		Kent County Representative
VACANT	Y		New Castle County Representative
Leonard Sears	Y		Western Sussex County Representative
VACANT	Y		Eastern Sussex County Representative
VACANT	N		Advisory Council
Jerry Brainard		jerry-tennis@comcast.net	Chairperson By-Laws
Vacant			Chairperson Nominating/Elections
Michelle Gallgher	N		Advisor M&T Bank