



Protect Delaware Homeowners

Strengthening Developer Accountability and Protecting HOA Communities

SHARP, a volunteer network comprised of 22 HOA communities serving more than 6,000 Delaware homeowners, endorses legislation sponsored by Representative Jeff Hilovsky. The bill advances two core priorities that are critical to homeowners: **modernizing the Office of the Ombudsman** and **strengthening fiscal oversight**. While **construction** and **documentation** reforms remain part of SHARP's broader agenda, this legislation is a strong and practical first step. It gives the State meaningful tools to enforce existing law, strengthens accountability during developer control, and helps ensure homeowners are not left paying for problems they did not create.

Why This Matters

Too many Delaware homeowners discover only after move-in or turnover that their communities face underfunded reserves, incomplete infrastructure, missing records, and other preventable failures. The problem is not the absence of legal obligations. It is the lack of timely, practical enforcement. Today, too many homeowners must rely on costly private litigation to enforce protections that already exist in Delaware law.

What the Legislation Does

This legislation would:

- Give the Attorney General and Ombudsman stronger authority to investigate violations, require compliance, and impose targeted penalties.
- Prevent financial instability at turnover through stronger budgeting, reserve planning, and accountability for underfunding.
- Require complete construction, maintenance, inspection, and turnover records so homeowner boards can govern responsibly from day one.
- Align warranty and legal timelines with document delivery and require bonding to help ensure obligations are met.
- Improve buyer disclosures and create a voluntary framework for traffic enforcement on private community roads.

Why It Matters to Homeowners

For Delaware homeowners, this means stronger protection for:

- **Homeowner finances** by reducing the risk of special assessments, rising HOA fees, and deferred costs.

- **Property values** by improving construction accountability, documentation, and financial stability.
- **Community governance** by giving homeowner boards clearer records, standards, and enforcement tools.

What SHARP Is Asking For

- Support enforceable oversight during developer control.
- Require complete financial and construction documentation at turnover.
- Establish clear, practical accountability standards that can be enforced without forcing homeowners into court.
- Protect families from hidden defects, underfunding, and avoidable cost shifting.

Bottom line: This is a practical, targeted opportunity to strengthen enforcement of existing law, prevent avoidable harm, and better protect Delaware homeowners. SHARP urges legislative support.

- ❖ For more detailed information, please refer to the SHARP Homeowner Information Packet (at: <https://sharpgorg.wixsite.com/sharp-network>), which provides a comprehensive overview of these reforms.