

Spring/Summer 2020

THE RECORDER



FROM THE RECORDER, Michael E. Kozikowski, Sr.

MISSION STATEMENT

Our mission is to always “Put the Customer First” and to strive for continuous improvement by providing the types of services that meet the needs of our customers.

Message from the Recorder

Dear Citizens of New Castle County,

I would like to bring to your attention a couple of continuous improvements items, we are happy to announce! Our plans have been to update our technological platforms so that customers may utilize several options for recording their real estate transactions.

As we continue to do our best to implement updated technologies to be able to serve you and the community better, we would like to inform you that coming Monday, August 3, 2020 we will be able to record all documents via e-Recording, except for Deeds that have money due on the DE Division of Rev 5403 form and NCC Building Permit Tax forms. We encourage your business to look into working with one of our approved vendors to get setup with recording electronically.

Please visit our website at NCCDE.org/Deeds to view our MOU and third party e-Recording vendors so you may contact them and see if their services would work for your business needs. You will also find our e-Recording presentation if you would like to learn more about e-Recording documents.

During this pandemic we have learned that you should find opportunities through adversity and The Recorder of Deeds mission is to always place the customer first. We strive to continuously improve the services we provide to our citizens and business organizations in the Real Estate Industry. Our objective is to provide the services you need efficiently and effectively, through technology advancements, teamwork and dedication.

Responding to the COVID-19 Pandemic

In March 2020, we were met with the uncertainty and the completely unexpected Novel Coronavirus. The work environment has changed dramatically for so many of us but our ability to maintain our county government functions while prioritizing safety and social distancing guidelines have been very challenging for my entire staff. I am very proud of them. My staff was able to adapt to an environment that raised so much uncertainty and doubt in their wellbeing. But, because of the Health & Safety protocol and guidelines that the ROD implemented, we persevered. We were successful. And more importantly, we were COVID-19 negative in the workplace.

Even though our offices have been closed to the public, we have provided many ways to still record documents. And, as we continue to combat the COVID-19 (Coronavirus) Crisis it is the top priority of the Recorder of Deeds to keep our employees safe and continue to provide the excellent service you all expect. For that reason, we wanted to share with you the steps we've taken to help minimize the impact of COVID-19 on our customers, employees and the community where we operate.

Here's what we're doing during this time...

We are still practicing social distancing here in the office and we also have our office professionally cleaned daily. We check and empty our lock box located in our lobby at 800 N French Street, Wilmington, DE 19801 several times a day. We are processing all mail packages that are received and we are continuing our eRecording services. We now have our telephone systems live to answer your questions in real time.

We look forward to serving you and we continue to ask that you please be patient with us during this time, it may take a little longer than usual to record your documents.



OFFICE OFFICIALS:

Michael E. Kozikowski, Recorder
Thomas G. Ferrier, Chief Deputy
Edward Dale, Office Administrator
Lisa Shellem, Office Administrator
Sharee Cole, Confidential Secretary

MAILING ADDRESS:

Recorder of Deeds
Louis L. Redding
City/County Building
800 N. French St., 4th Floor
Wilmington, DE 19801
Phone: (302) 395-7749
Fax: (302) 395-7732

WEBSITE INFORMATION:

Nccde.org/deeds

deedsearch.nccde.org—for on-line records search

HOURS OF OPERATION:

Monday through Friday
8:00 a.m. to 3:45 p.m.

HOLIDAY CLOSINGS:

INDEPENDENCE DAY, Fri., July 3, 2020

LABOR DAY, Monday, Sept. 7, 2020

FEE SCHEDULE:

Please visit our website for a detailed fee schedule at:

www.nccde.org/deeds

Erasing the Vestiges of Redlining by Councilwoman Durham

Systemic racism is a result of decades of discriminatory political, social, and economic restrictions that have been imposed upon African Americans and other racial, ethnic, and religious groups. Criminal justice, lynching, voter suppression, funding of public education, and other practices have created a deeply embedded underclass of those for whom the American Dream is far less attainable. One of the deepest roots in this system of racial repression is the practice of “redlining” that started in the mortgage industry during the Great Depression.

One of the agencies from FDR’s New Deal alphabet soup of government programs, the Home Owners’ Loan Corporation (HOLC), embarked on a program of “risk mapping” in cities across the United States. The purpose of these maps was to provide a general guide for which neighborhoods were considered “safe” for the government to invest its money (in the form of government-backed mortgages). Sound underwriting standards should have had the HOLC looking solely at the income, debt, and other financial characteristics of the people who live in those neighborhoods. Instead, HOLC created risk maps based on the race/ethnicity/religions of those who lived in the neighborhoods, with the “worst risk” neighborhoods (the Type D neighborhoods) colored red on their maps.

From their creation in the mid-1930s until 1977, when they were formally outlawed by the Community Reinvestment Act, these redline maps decided who did (and who didn’t) get a mortgage; as banks considered the properties located in the red-lined areas to be “un-investable”. Redlining meant that African Americans and others who were targeted by these maps were excluded from being able to build their family’s wealth on the solid financial foundation that homeownership provides. Further it excluded them from better schools which served the “safe” neighborhoods, and relegated them to communities with higher environmental health impacts.

As far as we know, redline maps did not exist for New Castle County. Instead local bankers used their knowledge of the area, so they wouldn’t grant mortgages on the “wrong side of town” or to the “wrong people”. In the post-war era of rapid suburban growth, local developers also practiced a type of redlining through deed restrictions that simply prevented minority groups from purchasing homes in certain housing developments. Since the 1973 passage of §9605(b) of Title 9 of the Delaware Code, such language has been illegal. However, that law did not require that the deed restrictions that already contained such racist and exclusionary provisions had to be rewritten. To this day, there are potentially hundreds of older Maintenance Corporations, Condominium, and Civic Associations (collectively known as “Common Interest Communities” or “CICs”) that still contain this racially discriminatory and offensive language in deeds, deed restrictions, and CIC bylaws and governing documents.

Until recently, the process to remove such language from real estate instruments was complicated and time consuming. Before 2018, the Code required that a property owner must request that a meeting be held by their CIC organization and 70% of the homeowners in the CIC would have to be present to pass and amend their community by-laws. As a result, few of these provisions were actually erased from the record.

‘By having this common sense legislation drafted and become law, it demonstrates how a social injustice is brought to light. The law demonstrates that social justice will always remain a priority in our Delaware Code for the betterment of our citizenry.’ Said Michael E. Kozikowski Sr. New Castle County Recorder of Deeds.

Passage of Delaware [Senate Bill 243](#) in September 2018 simplified the process by which property owners and civic associations with deeds or related governing documents that contained racist language can remove those unlawful provisions. It is estimated that there are more than 1,000 CIC’s in Delaware that might be covered by SB 243. Homeowners who wish to remove this type of discriminatory language from their community’s deed restrictions or other governing documents now just need to complete this form: <https://nccde.org/DocumentCenter/View/27249/Restrictive-Covenant-Redaction-Form> and email the completed pdf to the Record of Deeds, michael.kozikowski@newcastlede.gov, or mail a hard copy to:

Office of the Recorder of Deeds
Louis Redding City/County Building
800 North French Street
Wilmington, DE 19801

The Recorder of Deeds will strikeout the prohibited language at no cost.

If you have any questions about this form or the process, please contact Sharee Cole at 302-395-7721 or sharee.cole@newcastlede.gov in the New Castle County Recorder of Deeds office.

4th Annual ROD Empowerment Continuous Improvement & 2019 Recognition Awards Meeting

On March 11, 2020 The Recorder of Deeds held it's 4th Annual Empowerment Continuous Improvement and 2019 Recognition Awards Meeting and Luncheon. Every year we like to come together to recognize all the great customer service the staff provides on a daily basis. During the awards we recognized a few individuals that left such an impact on the customer that they wrote our recorder to let him know about excellent service they received. Our Chief Deputy Thomas Ferrier, recognized Edward Dale, Sharon Roberts, Priscilla Chandler and Sharee Cole during the ceremony and presented awards for the great service that we strive to give everyday to our internal and external customers.

This year we had New Castle County's Chief of Technology and Administrative Services Michael Hojnicky join our annual meeting as our keynote speaker. He presented a great speech about the technological changes the county has been making and the upcoming projects that will make our county more efficient.

Michael E. Kozikowski Sr. followed up with a powerful speech to motivate the staff, he started with letting the staff know that positive changes and improvements in the workplace take focus, understanding and dedication to see an idea to come to fruition for the betterment of the employees and customers.

Here's an excerpt from his speech: "We had to implement 8 important steps in order for empowerment to be successful. First, we had to delegate. Second, set clear expectations. Third, we gave senior staff autonomy over assignments. Fourth, provided necessary resources. Fifth, we had to ensure constructive feedback. Sixth, except your ideas and input. Seventh, we needed to communicate the vision of the department. And last but not least, recognize employees for their hard work. These eight steps have proven over time that when implemented in the workplace the end result is, your department has benefited from increased quality, reduced costs, increased productivity, and higher level of internal cooperation and flexibility" – Michael E. Kozikowski Sr. And this is how we have created an extraordinary team here at the Recorder of Deeds. After the annual meeting, we had a lovely luncheon enjoyed by all present.



Recorder of Deeds Civic Presentations

On behalf of the New Castle County Recorder of Deeds Office I would like to describe to you our Understanding Land Records PowerPoint/Web Video presentation. The presentation is designed to inform the citizens of New Castle County and the primary business organizations about the Recorder of Deeds office and its various functions as well as the importance of recording your CIC (Common Interest Community) governing documents.

My staff and I will speak to your organization about the importance of the office and how it relates to them, show them how their tax dollars are being spent to provide efficient and effective customer service, and most importantly, provide an understanding of how to better utilize our office when needed. The presentation can be formatted to meet any time restraints. If your request is for a 1/2 hour to 1 1/2 hour presentation, we can accommodate it. The flexibility of the PowerPoint presentation focuses on who the audience is, and what specific interest or questions need to be addressed regarding the Recorder of Deeds Office.

Whether it is learning to use our operating imaging system or searching our NCC-Deeds.com web site, we will provide the citizens with information that will help them successfully complete their research.

If interested in the PowerPoint/Web Video presentation, please contact my Confidential Secretary, Sharee Cole at 395-7721 or Sharee.Cole@newcastlede.gov to establish the date and time. I look forward to meeting you in the near future.

Sincerely,

Michael E. Kozikowski

Michael E. Kozikowski, Sr.

Common Interest Community Ombudsman

Contact Information:

Christopher J. Curtin
Deputy Attorney General
Common Interest Community Ombudsperson
820 N. French Street
Wilmington, DE 19801

Tel: 302-577-8600
Outside New Castle County: 800-220-5424
Fax: 302-577-6499
email: CIC.OmbudsmanDOJ@state.de.us

Web site: <http://attorneygeneral.delaware.gov/fraud/cpu/ombudsman.shtml>

Source: <http://attorneygeneral.delaware.gov/fraud/cpu/ombudsman.shtml>

RECORDER OF DEEDS PRIMARY CONTACTS:

If you have any specific questions related to this office, please contact the following:

Lisa Shellem, Office Administrator
NCC Recorders of Deeds
Phone: (302) 395-7792
Email: Lisa.Shellem@newcastlede.gov
Deeds, Mortgages, Satisfactions
and other Recorded Documents

Edward Dale, Office Administrator
NCC Recorder of Deeds
Phone: (302) 395-7739
Email: Edward.Dale@newcastlede.gov
Transfer Tax, Maps and Microfilm

Sharee Cole
NCC Recorder of Deeds
Phone: (302) 395-7721
Sharee.Cole@newcastlede.gov
Office Confidential Secretary

Office Hours :

Mon. - Fri. 8:00 a.m. - 3:45 p.m.
*Currently closed to the public

Location:

800 North French Street |4th Floor

Contact Us:

Main Number :
(302) 395-7700

Important Numbers:

Register of Wills - (302) 395-7800
Clerk of the Peace - (302) 395-7780
Assessment- (302) 395-5520
Land Use - (302) 395-5400
Code Enforcement - (302) 395-5555