

**Simone Reba**

**Date:** September 22, 2025

**Via Email & Certified Mail – Return Receipt Requested**

**Office of the Common Interest Community Ombudsperson**

Delaware Department of Justice

820 N. French Street, 5th Floor

Wilmington, DE 19801

Email: [CIC.OmbudsmanDOJ@delaware.gov](mailto:CIC.OmbudsmanDOJ@delaware.gov)

**Re:** Escalation of CIC Complaint – Mallard Lakes Community Association (No IDR Response)

Dear Ombudsman:

On **August 25, 2025**, I filed an **Internal Dispute Resolution (IDR)** complaint with the Mallard Lakes Community Association under **DUCIOA §81-209** for my property at **37898 Eagle Lane, Unit 342, Selbyville, DE**. No response has been provided within 20 days. I therefore escalate this matter to your office.

Since filing, I have experienced additional **retaliatory actions**: removal from the Communications Committee/newsletter work and efforts to **curtail my direct communications with my state representative's office**. These actions appear inconsistent with **DUCIOA §§81-302 (good faith), 81-303 (fiduciary duties), and 81-408 (owner participation)**.

**Requested Action:** Please accept this as a formal complaint, initiate **conciliation/mediation**, and provide guidance necessary to ensure DUCIOA compliance and deter further retaliation.

**Enclosures:**

1. IDR Complaint (8/24/2025) & cover letter
2. Certified mail receipt & delivery confirmation
3. Evidence of retaliatory actions (committee removal; legislative-contact interference)
4. Related emails/meeting notes

Respectfully,

  
**Simone Reba**

Unit 342, Mallard Lakes Community

## HOA Interference with Ability to Communicate with State Legislature

On Sep 3, 2025, at 3:15 PM, simone reba <[REDACTED]> wrote:

Thanks Angel! All our goals are the same...find viable solutions and associated funding....which is why I reached out to you and Representative Gray. My goal was always to perform the research on options and provide that info to the board...which I have done below. Appreciate your support. It was a pleasure getting to know you.

Simone

---

**From:** Magee, Angel A (LegHall) <[Angel.Magee@delaware.gov](mailto:Angel.Magee@delaware.gov)>

**Sent:** Wednesday, September 3, 2025 2:22 PM

**To:** simone reba <[REDACTED]>

**Cc:** [morrisfamily1351@aol.com](mailto:morrisfamily1351@aol.com) <[morrisfamily1351@aol.com](mailto:morrisfamily1351@aol.com)>; [chrisreutershan@delaware.gov](mailto:chrisreutershan@delaware.gov) <[chrisreutershan@delaware.gov](mailto:chrisreutershan@delaware.gov)>

**Subject:** RE: QUESTION: Mallard Lakes Variable Flow Floodgate

Good Afternoon, Simone.

I hope you have been enjoying the superb weather.

On behalf of Rep. Ron Gray and his staff, we thank you for the hard work you have done to research improvements in your community and for reaching out to us. At this time, it seems there is nothing else to be done without available funding and viable solutions.

In speaking with the HOA Vice President, Christopher Reutershan, it seems that you have a great group in leadership. Over the past decade, many of the suggested solutions you brought to the table have been discussed and researched. They have things well in hand, and any future communication and decisions for the Mallard Lake Community can be brought to our office this the governing HOA board.

Again, we thank you for sharing your concerns and we will continue to examine the best solutions for your community and the surrounding tidal region.

Kind regards,

*Angel Magee*

Delaware House of Representatives

Legislative Aide

(302) 744-4311

Legislative Contact Interference

Representative Gray (RD 38) [sign up for Rep. Gray's Newsletter HERE](#)  
Representative Shupe (RD 36) [sign up for Rep. Shupe's Newsletter HERE](#)

**From:** simone reba <[simonereba@gmail.com](mailto:simonereba@gmail.com)>  
**Sent:** Tuesday, September 2, 2025 5:07 PM  
**To:** Magee, Angel A (LegHall) <[Angel.Magee@delaware.gov](mailto:Angel.Magee@delaware.gov)>  
**Subject:** QUESTION: Mallard Lakes Variable Flow Floodgate

Hey Angel, sending this again in case you didn't see it the first time. Per our email earlier today, it sounded like maybe you and the Board had not connected. Have you had a chance to talk? Simone

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**From:** simone reba <[REDACTED]>  
**Sent:** Monday, August 11, 2025 10:22 AM  
**To:** Gray, Ronald (LegHall) <[ronald.gray@delaware.gov](mailto:ronald.gray@delaware.gov)>; Magee, Angel A (LegHall) <[Angel.Magee@delaware.gov](mailto:Angel.Magee@delaware.gov)>  
**Cc:** Dave and Kathy Morris <[REDACTED]>; Chris Reutershan <[REDACTED]>; STACEY SELBY <[sselby.mallardlakes@gmail.com](mailto:sselby.mallardlakes@gmail.com)>; [REDACTED]  
**Subject:** Mallard Lakes Variable Flow Floodgate

Dear Representative Gray, Ms. Magee,

Thank you, again, for our conversation on July 30th.

Per your request during our conversation, below are the Mallard Lakes Community Association Board members that are working on the variable flow floodgate option. I have cc:ed them above. As we discussed, you and Angel may be able to provide them with help on navigating the permitting process while also potentially helping them with funding options.

Dave Morris — Mallard Lakes Board President  
Chris Reutershan — Mallard Lakes Board Vice President  
Stacey Selby — Maintenance Manager

Additionally, based on my conversations with Tyler Brown and Jesse Baird, the DNREC may be able to source some, if not all of the funding required for the gate — through their existing RC&D Mallard Lakes funding — if permits can be obtained.

Thank you so much for your assistance and for all you do for as our representative. We really appreciate it.

Simone Reba  
Property Owner  
Mallard Lakes Community

10:37

5G



Dana >

out of date. Do you plan to publish it this month? If so, that section needs updating.

Tuesday 5:05 PM



I will be posting the new newsletter this week. Thank you

I added a couple of events for October and took off the outdated September ones.

I am using a different template. Thanks but you don't need to do anything to the newsletter any more

Okay. So off the committee totally now?

I have taken over the newsletter edits and publishing.

Is there some other role you want me to assume?

Read Tuesday

Not at this time. Thank you again

+ Message

Removal  
From  
Communications  
Committee

Simone Reba  
37898 Eagle Lane, Unit 342  
Selbyville, DE 19975

Email: [REDACTED]

Phone: [REDACTED]

Date: August 24, 2025

Via Certified Mail – Return Receipt Requested

To:  
Board of Directors  
Mallard Lakes Community Association  
c/o Legum & Norman, Inc.  
P.O. Box 2240  
Ocean View, DE 19970

**Subject: Submission of Ombudsman's Common Interest Community (CIC)  
Internal Complaint Form**

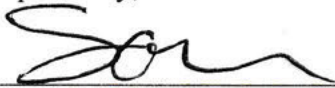
Dear Members of the Board,

Enclosed please find my completed Ombudsman CIC Internal Complaint Form regarding issues of communication suppression, selective enforcement of meeting rules, and retaliatory actions, as detailed in the attached documentation.

This submission is made pursuant to the Delaware Uniform Common Interest Ownership Act (DUCIOA §81-209) to initiate the required internal dispute resolution process before elevating the matter to the Office of the Common Interest Community Ombudsperson.

Please acknowledge receipt of this filing and confirm the next steps and timeline for scheduling the IDR meeting.

Respectfully,



\_\_\_\_\_  
Simone Reba  
Unit 342, Mallard Lakes Community

IDR Cover Letter

Enclosures:

- Completed Internal Complaint Form
- Supporting documentation (as referenced in the form)

Ombudsman formal complaint  
email to  
Board

**From:** simone reba <simonereba@gmail.com>  
**Sent:** Monday, August 25, 2025 5:17 PM  
**To:** Donna Hemphill <dhemphill@legumnorman.com>  
**Cc:** Dave and Kathy Morris [REDACTED]; Michael Knowles Mallard Lakes  
<[REDACTED]>  
**Subject:** Ombudsman's Common Interest Community (CIC) Internal Complaint Form

Dear Board Members,  
Attached please find a copy of my completed Ombudsman CIC Internal Complaint Form regarding issues of communication suppression, selective enforcement of meeting rules, and retaliatory actions, as detailed in the attached documentation. This submission is made pursuant to the Delaware Uniform Common Interest Ownership Act (**DUCIOA §81-209**) to initiate the required internal dispute resolution process before elevating the matter to the Office of the Common Interest Community Ombudsperson. Please confirm receipt of this email and the attached complaint, and advise on the next steps and proposed timeline for scheduling the IDR meeting.

Respectfully,  
**Simone Reba**  
Unit 342, Mallard Lakes Community  
37898 Eagle Lane, Unit 342  
Selbyville, DE 19975  
Email: simonereba@gmail.com  
Phone: 703-744-0376

- Attachment:**
- Completed CIC Internal Complaint Form

Read Receipt Formal Complaint letter  
to Board Email

**From:** Donna Hemphill <DHemphill@legumnorman.com>

**Sent:** Tuesday, August 26, 2025 8:13 AM

**To:** simone reba <[REDACTED]>

**Subject:** Read: Ombudsman's Common Interest Community (CIC) Internal Complaint Form

Your message

To:

Subject: Ombudsman's Common Interest Community (CIC) Internal Complaint Form

Sent: Tuesday, August 26, 2025 4:02:30 PM UTC

was read on Tuesday, August 26, 2025 12:13:48 PM UTC.

**COMPLETE THIS SECTION**

Complete items 1, 2, and 3.

Your name and address on the reverse so that we can return the card to you.

Attach this card to the back of the mailpiece, the front if space permits.

Addressed to:

Board of Directors - Mallard  
Condominium Association  
Legum & Norman Inc  
Edgewater, Sea Colony East  
Bethany Beach, DE 19930

9509 0710 5270 1567 0842 02

9590 940

Number (Transfer from service label)

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  Agent  Addressee  
*Jayth [Signature]*

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1?  Yes  No  
 If YES, enter delivery address below:

3. Service Type

<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express®
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail™
<input type="checkbox"/> Certified Mail®	<input type="checkbox"/> Registered Mail Restricted Delivery
<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation™
<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Collect on Delivery Restricted Delivery	
<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	

3811, July 2020 PSN 7530-02-000-9053 Domestic Return Receipt

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For delivery information, visit our website at [www.usps.com](http://www.usps.com).

Bethany Beach, DE 19930

Certified Mail Fee	\$5.70
Extra Services & Fees (check box, add fee as appropriate)	\$4.40
<input type="checkbox"/> Return Receipt (hardcopy)	\$11.00
<input type="checkbox"/> Return Receipt (electronic)	\$0.00
<input type="checkbox"/> Certified Mail Restricted Delivery	\$0.00
<input type="checkbox"/> Adult Signature Required	\$0.00
<input type="checkbox"/> Adult Signature Restricted Delivery	\$0.00
Postage	\$11.00
Total Postage and Fees	\$20.70

Sent To: LHM

Street and Apt. No., or PO Box No.: 4 Edgewater Sea Colony East

City, State, ZIP+4®: Bethany Beach DE 19930

PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

0843  
 07  
 Postmark Here  
 08/25/2025

Certified mail receipt ID# Complaint

USPS TRACKING#

First-Class Mail Postage & Fees Paid USPS Permit No. G-10

United States Postal Service

• Sender: Please print your name, address, and ZIP+4® in this box•

Simone Robt  
 6294 Lewis Edmund Ct  
 Springfield, VA  
 22152



## Ombudsman's COMMON INTEREST COMMUNITY (CIC) INTERNAL COMPLAINT FORM

Mallard Lakes Community Association, Inc.

Board of Directors, C/O Legum and Norman, PO Box 2240, Ocean View, DE, 19970

The Board of Directors (Board) adopted this complaint form to file written CIC Complaints with the Board about violations of the community's Declaration, Certificate of Incorporation, Bylaws, Rules or policy of the Association, or applicable law.

**Instructions:** You can fill-in this form online at the Ombudsman's website if you have Microsoft Word. Print two copies: one for you and one for the Board. You cannot save this document unless you have Word. Send your completed, signed copy of the complaint to the Board. Keep a copy for yourself.

**For each complaint, Please Answer these questions:**

- 1. Describe your claim in a few words. (Examples: Denied access to records; Violation of bylaws...)**

Suppression of homeowner communication, selective rule enforcement, and retaliatory legal action.

- 2. Name the document (the declaration, certificate of incorporation, bylaws, rule or law,) and the paragraph number violated. Please select all that apply. If "Other" please specify.**

- Plat Plan
- Declaration
- Certificate of Incorporation
- Bylaws
- Rules
- Amendment to any Document
- DUCIOA- Delaware Uniform Common Interest Ownership Act
- Unit Property Act
- Delaware General Corporation Law
- Other- Please specify

- DUCIOA – Delaware Uniform Common Interest Ownership Act:

- §81-302 (Obligation of good faith)
- §81-303 (Board's fiduciary duties)
- §81-408 (Open meetings; owners' right to participate)

- Bylaws – Article II (Owner participation and rights)
- Rules – Public participation guidelines

**3. Please quote the part of that section that anyone violated.**

- **DUCIOA §81-302:** Requires the Association and Board to act in good faith in all matters.
- **DUCIOA §81-303:** Requires the Board to act in the best interest of the community and its members.
- **DUCIOA §81-408:** Requires open meetings and the opportunity for owners to speak on matters of concern.

**4. Explain in what way anyone violated the section, in the order things happened, starting at the beginning.**

- **October 2024:** At the annual meeting, I asked about flooding and mitigation measures and was told “nothing could be done.”
- **December 2024 – February 2025:** After preparing a detailed presentation at the Board’s request, my speaking time was reduced from 45 minutes to 25 minutes. A follow-up meeting was canceled on the grounds that the presence of legal counsel made me “ineligible” to attend, denying my right to fair participation.
- **January – July 2025:** Continued independent research and attempted to collaborate with engineers, agencies, and officials to find solutions and funding opportunities. Multiple requests to present findings to the Board were denied without explanation.
- **April 2025:** When I invited the Board to join a DNREC walkthrough, I was told that only the Board “has the right to seek funding,” an inaccurate assertion contrary to DUCIOA and Delaware constitutional rights.
- **July 2025:** The Board presented a community report incorporating some of my findings but omitting key federal studies. My requests to meet and clarify were again denied.
- **August 2025:** During the August Board meeting, I was silenced after three minutes of remarks under a time limit that had not been enforced in prior meetings between Jan through August 2025, while other owners were allowed to speak longer. Days earlier, I received a cease-and-desist letter from the Board’s attorney demanding changes to my informational website, which already included disclaimers stating that it is not affiliated with the Board.

**5. Describe, explain and attach any documents or other evidence that supports your claim.**

- August 12, 2025 formal written complaint about the meeting incident.
- August 5, 2025 cease-and-desist letter from the Association's attorney.
- Copies of emails, meeting notes, and supporting research correspondence.
- Screenshots of the ML Sustainability website with disclaimers.

**6. Please describe what you want to the board to do to solve your complaint.**

- Allow fair and reasonable opportunities for owners to present research and information during meetings.
- Apply meeting rules consistently and without discrimination.
- Rescind or revise the August 5, 2025 cease-and-desist letter and acknowledge homeowners' rights to share factual information and engage with government agencies.
- Establish clear, transparent policies for owner participation, communication, and collaboration.

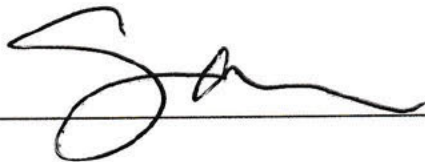
**7. Please list anything else important to know about your complaint?**

These issues have created an atmosphere of hostility and suppression of transparency in the community, in direct conflict with the spirit and letter of DUCIOA. I have acted in good faith to support risk mitigation and funding opportunities for the benefit of all owners.

Please sign, date, and print your name and address below, and send this completed form to the Board at the address listed above.

Printed Name: **Simone A. Reba**      Date: **8/25/2025**

Signature: \_\_\_\_\_



Your Mailing Address: **37898 Eagle Lane**

Lot/Unit Address: **342**

Your Contact Preference: **Email**

Your Telephone Number: [REDACTED]

Your Email Address: [REDACTED]

Other:

**NOTICE:**

If the Board issues a final decision denying your CIC Complaint, or if the Board does not respond to it after 20 days, you have the right to file a Notice of Final Adverse Decision with the Common Interest Community Ombudsperson under to 29 Del. C. §2544 (9), (10).

The notice to the Ombudsperson:

- must be filed within 30 days of the Final Adverse Decision (unless waived by the Ombudsperson for good cause);
- must be in writing on the Ombudsperson's 'Contact/COMPLAINT' form (available on the website of the Ombudsperson or by calling the number below). Fill out the "Contact/COMPLAINT" form completely;
- must include the complete CIC Internal Complaint with attachments;
- must include a copy of the Board's written decision;
- must include copies of any "Required Information"<sup>1</sup> listed in the Contact/COMPLAINT form and supporting documents, correspondence and other materials related to the decision; and
- must enclose the \$35 filing fee<sup>2</sup> (unless waived by the Ombudsperson for good cause).

You may contact the Office of the Ombudsperson through:

Delaware Department of Justice  
Office of the Common Interest Community Ombudsperson  
820 N. French Street  
Wilmington, DE 19801  
Tel: (302) 577-8600  
email: [CIC.OmbudsmanDOJ@state.de.us](mailto:CIC.OmbudsmanDOJ@state.de.us)

**I caused this CIC Internal Complaint and all attached documents to be delivered to the Board / Respondent at the address provided by the Respondent on 8/25/2025 at 3pm by the following method of delivery: 1. USPS "Delivery Tracking" to the address provided by the Association (recommended).**

I made and kept a record of how I delivered the complaint to the Board.

Your Name: **Simone A. Reba**

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<sup>1</sup> 29 Del. C. §2545 (a)

<sup>2</sup> 29 Del. C. §2544 (15)

Signature: \_\_\_\_\_ 

Date: 8/25/2025

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Mallard Lakes Complaint Re Chris Reutershan

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From simone reba [REDACTED]  
Date Mon 8/11/2025 9:53 AM  
To Donna Hemphill <dhemphill@legumnorman.com>  
Cc Dave and Kathy Morris [REDACTED]; Mike Knowles <[REDACTED]>

3 attachments (3 MB)

Mallard Lakes Complaint Re Chris Reutershan.docx; Discussion with Chris R on 2.20.25 V2.docx; Copy of Certified Mail Complaint Letter Re Chris Reutershan.jpg;

Donna,

I wanted to give you notice that I have sent a letter via certified mail (in accordance with the Mallard Lakes by-laws) lodging a formal complaint about Chris Reutershan to the Board. You should receive the official copy within the next few days. If you do not receive it, please let me know.

Simone Reba

Complaint Against Chris Reutershan

**Read: Corps Study and FEMA Grant Application I Mentioned Today**

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**From** Donna Hemphill <DHemphill@legumnorman.com>

**Date** Tue 8/12/2025 8:14 AM

**To** simone reba [REDACTED] >

Your message

To:

Subject: Corps Study and FEMA Grant Application I Mentioned Today

Sent: Tuesday, August 12, 2025 12:14:24 PM UTC

was read on Tuesday, August 12, 2025 12:14:02 PM UTC.

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

Complete items 1, 2, and 3. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

A. Signature  
 *Feyn*  Agent  
 Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1?  Yes  
 If YES, enter delivery address below:  No



3. Service Type

Adult Signature  Priority Mail Express®  
 Adult Signature Restricted Delivery  Registered Mail™  
 Certified Mail®  Registered Mail Restricted Delivery  
 Certified Mail Restricted Delivery  Signature Confirmation™  
 Collect on Delivery  Signature Confirmation Restricted Delivery  
 Collect on Delivery Restricted Delivery  Restricted Delivery (over \$500)

9589 0710 5270 2729 1308 81

Form 3811, July 2020 PSN 7530-02-000-9053

Domestic Return Receipt

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For delivery information, visit our website at www.usps.com

Certified Mail Fee \$5.70

Extra Services & Fees (check box, add fee as appropriate)

Return Receipt (hardcopy) \$  
 Return Receipt (electronic) \$  
 Certified Mail Restricted Delivery \$  
 Adult Signature Required \$  
 Adult Signature Restricted Delivery \$

Postage \$5.20

Total Postage and Fees \$10.90

Sent To  
 Street and Apt. No., or PO Box No.  
 City, State, ZIP+4®



U.S. Postal Service™ CERTIFIED MAIL® RECEIPT Domestic Mail Only

For delivery information, visit our website at www.usps.com

Bethany Beach, DE 19930

Certified Mail Fee \$5.30

Extra Services & Fees (check box, add fee as appropriate)

Return Receipt (hardcopy) \$4.40  
 Return Receipt (electronic) \$0.00  
 Certified Mail Restricted Delivery \$0.00  
 Adult Signature Required \$0.00  
 Adult Signature Restricted Delivery \$0.00

Postage \$11.00

Total Postage and Fees \$20.70

Sent To  
 Lt N  
 4 Edge water Sea Colony, Bx  
 Bethany Beach DE 19930



PS Form 3800, January 2023 PSN 7530-02-000-9047 See Reverse for Instructions

**Simone Reba**



August 10, 2025

**Via Certified Mail – Return Receipt Requested  
and Email**

**To:**

President & Secretary  
Mallard Lakes Condominium Association  
c/o Legum & Norman, Inc.  
PO Box 2240  
Ocean View, DE 19970

**Email Copy To:**

[dhemphill@legumnorman.com](mailto:dhemphill@legumnorman.com)

@aol.com



**Subject:** Formal Complaint Regarding Unfair Treatment and Unprofessional Conduct by Board Vice President Chris Reutershan

Dear President, Secretary, and Board Members,

I am submitting this letter for the official record to address unfair treatment and inappropriate behavior by the Board's Vice President, **Chris Reutershan**.

Since January 2025, I have attended approximately **seven Mallard Lakes Community Association meetings**. While the *3-minute time limit for public comments* is stated as a meeting rule of conduct, I have not observed it being enforced at any meeting between January and July 2025. For example:

- **January 11, 2025** – Unit 83: Discussed overflowing trash and corrective action.
- **April 12, 2025** – Unit 198: Discussed pickleball courts at front pool and proposal for four courts.
- **July 12, 2025** – Minutes not yet published; based on my notes, owners discussed pickleball tournament rules and status, and requested guidance on responsibility for interior damage when exterior maintenance is delayed.

At each of these meetings, owners spoke well beyond three minutes without interruption or enforcement of the stated rule.

However, at the **August 12, 2025** meeting, the rule was suddenly enforced — and applied to me. I timed my prepared remarks to be within three minutes. There was no indication from the Board when my time began, no visible countdown, and no warning as I approached the limit. With only a few sentences left, the acting President, **Mr. Reutershan**, abruptly told me my time was up. When I questioned the accuracy of the timing, he repeated that my time was over. Not believing I had reached three minutes, I continued reading. At that point, **Chris Becker** called me “out of order,” and Mr. Reutershan loudly and aggressively told me to “Sit down” multiple times.

**Mallard Lakes Bylaws – Article II, Section 13** state:

“Robert’s Rules of Order shall govern the conduct of all meetings of the association of owners when not in conflict with the Declaration, this Code of Regulations, or the Unit Property Act.”

Under **Robert’s Rules of Order** §§3:34–3:36 and §43:22, the chair is required to enforce rules *fairly and equally* for all participants and to maintain *Decorum in Debate*. This includes impartial application of speaking limits and respectful treatment of all speakers.

I acknowledge that if my time had expired, I should have stopped speaking, and I apologize if I inadvertently exceeded the limit. However:

- The 3-minute rule was **not enforced** in prior meetings I attended from January through August 2025.
- There was **no transparency** in timing or warnings, making it impossible to know if the limit had been reached.
- Robert’s Rules allow the Board to extend time limits by motion, but no such motions were made in any meeting I attended.

Given that **monthly community meetings are recorded on Zoom**, it should be straightforward to review those recordings to confirm whether the 3-minute rule has been applied consistently to all owners.

Beyond the inconsistent enforcement, the *manner* in which Mr. Reutershan addressed me was belittling and demeaning. As acting chair, it was his responsibility to maintain a professional and respectful tone. Instead, he escalated tension by raising his voice and repeatedly ordering me to “sit down” — language and tone more befitting a subordinate or misbehaving child than a fellow community member.

This is not an isolated incident. On **February 20, 2025**, during a Zoom meeting, Mr. Reutershan similarly belittled me. I documented that incident in the meeting minutes I captured at the time and shared them with **Mr. Morris**, asking that he speak to Mr. Reutershan about the inappropriateness of such behavior. I have attached those minutes for reference.

**I request that the Board:**

1. Apply the 3-minute rule **consistently and transparently** to all speakers.
2. Ensure all Board members maintain **professional, respectful conduct** toward owners.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Simone Reba', written in a cursive style.

Simone Reba  
Unit Number 342

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Re: Notes from Meeting with Chris Reuterhan

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From simone reba [REDACTED]

Date Thu 2/20/2025 8:50 PM

To Morris, Dave and Kathy [REDACTED]

📎 1 attachment (18 KB)

Discussion with Chris R on 2.20.25 V2.docx;

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From: simone reba [REDACTED]

Sent: Thursday, February 20, 2025 8:35 PM

To: Morris, Dave and Kathy [REDACTED]

Subject: Re: Notes from Meeting with Chris Reuterhan

Please use this copy. I found a few mistakes on the other.

On Thu, Feb 20, 2025 at 8:23 PM simone reba <[simonereba@gmail.com](mailto:simonereba@gmail.com)> wrote:

Dave, I wanted to share the attached with you, which are my notes on the meeting that Chris and I had today. As I had mentioned to you earlier, I really don't believe that Chris is pulling this paper together in an open and balanced way. Additionally, it appears that the decision has already been made by the HOA regarding what will and will not be funded as Chris was not really interested in hearing any opinion but his own. At times, I believe his behavior was inappropriate. Please call me tonight, if possible. Simone

Attachment  
to complaint  
letter on  
Chris Reuterhan

## Discussion with Chris R on 2/20/2025

- Chris and I talked about each other's background.
- I told him I wasn't sure why I was treated as an adversary (e.g., eliminating me from the COA meetings and only giving me 25 minutes to discuss my research). I have been completely transparent from the start (working with Stacey, discussing research with Dave, inviting them to meetings). I mentioned that I met with RASCL today and they allowed me to have an hour, and my own COA, that I'm trying to support, wouldn't give me that much time to discuss my many months of research.
- Chris said there was a study that resulted in the plan to spray foam insulation under our homes. I said no one mentioned this study to me, nor is it the website. He said he would check with the webmaster. He said he would let me see the study if/when he finds it.
- Chris questioned the four flood incidents mentioned in my paper. I indicated there were several articles in Delmarva Now and other papers that described the incidents and flood insurance impacts. Chris indicated that newspapers don't check their facts, only about a quarter of the information in the newspaper articles are true and they write what they think will sell papers. Based on Chris' unfamiliarity of the information in the news articles, it was clear Chris had not reviewed my references (links are provided in the paper to all the references I've used).
- Chris indicated that based on conversations with long-time residents, there has only been one flood event. I asked him what proof he had that there has not been four NFIP claims, and he had no response.
- I asked Chris to explain why, if there weren't four flood events, was the FEMA review triggered that almost caused Sussex County to lose its flood insurance. He indicated that he did not know why that occurred.
- I told him I was still trying to work with FEMA to get those statistics (my POC hasn't responded I think due to the political situation in DC).
- Chris then asked what proof I had that coastal sea rise was occurring. It appeared to me at this point that he was just looking for information to discredit my paper. I agreed to provide him with links about coastal sea rise in the state of Delaware and Sussex County, which I have done.
- Things got heated, and Chris threatened to hang up on me. He actually counted out loud to five saying that he would hang up if I didn't stop talking. Every time I tried to interject a different point of view than what he was espousing, he would shush me as if he had the final word, and appeared unwilling to hear my point of view. He asked me "do you know who you are dealing with?" and ranted about his career and accomplishments. I waited until he quieted and asked him not to treat me like a child. I knew I would likely not get another chance to speak with the COA again before he developed his position paper if he hung up, so I calmly let him go on with his next set of questions.
- He indicated that whatever needed to happen, the community would not support it fiscally. I asked him how he knew that without bringing it up to them. He told me to "read the room."

- I indicated that there were new owners that weren't involved with the Sandy issue and would want to know what the community was doing. He said only about 20 units are sold per year as people "die off."
- He mentioned that the condo that has sold for the highest price is on the Island. And I indicated that they probably had no idea about the current risk situation there (subsidence, inundation).
- Chris indicated that even if we got grant funding, the COA would not pay for any remaining cost share.
- I asked him if the board would hold off in making that determination to see if we can even get a grant. That I believe we could lessen the impact by phasing it, etc. He was adamant the community would not fund anything.
- I indicated that the Army Corps of Engineers has a program that might be able to support an engineering study on our behalf and I was working with DEMA on it.
- I indicated that the COA has funded studies in the past, so would they consider funding studies in the future. He said "potentially."
- I asked Chris about what happens if we lose our flood insurance, and he said that is a risk that individual homeowners took when buying in a flood zone.
- I asked him about communications with the community and setting up a committee, he responded with "what is there to communicate?"
- Chris said he was targeting to have his position paper to the lawyer within a week. He would review and then send to the COA for presentation and approval.
- I told Chris that there is no scenario where we are not back to the situation where a flood occurs, the only solution is to raise the building, and the question remains who's going to pay for it? Then what? I asked if individual unit owners cannot afford to pay for the cost to raise the buildings, would the community be satisfied having condemned buildings? He had no comment/answer.

WHITEFORD, TAYLOR & PRESTON LLP

CHAD J. TOMS  
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August 1, 2025

Via Electronic Mail  
and Certified Mail

Jeff & Simone Reba  
37898 Eagle Lane, Unit 342  
Selbyville, DE 19975

**Re: The Mallard Lake Community Association, Inc.  
<https://mlsustainability.godaddysites.com>  
Cease & Desist  
WTP #: 087915.00109**

Dear Mr. and Mrs. Reba:

This firm represents The Mallard Lakes Community Association, Inc. (the "Association"). The Association has advised that you have taken to public forums, including a recent meeting of the Sussex County Council, and made misleading statements or given the false impression that you speak on behalf of the Association or the community as a whole. In doing so, you have used your above-referenced website, and particularly the names "ML," "MALLARD LAKES," and "MALLARD LAKES COMMUNITY" as a vehicle to present content that is not authorized or approved by the Association.

Your website uses the clearly distinctive names MALLARD LAKES and MALLARD LAKES COMMUNITY. Given such common branding, individuals visiting your website seeking Association news and/or information are likely to believe you are promoting or speaking for the Association, or at a minimum, providing information that is both authorized and approved by the Association. As you know, that is not the case. Promoting your agenda using your website may not only mislead such individuals, but likewise risk tarnishing the reputation of the Association.

\*\*Whiteford, Taylor & Preston LLC is a limited liability company. Our offices outside of Delaware operate under a separate Maryland limited liability partnership, Whiteford, Taylor & Preston LLP.

Lawyer Cease + Desist

Consider this correspondence as the Association's demand that you: (1) make it known with conspicuous disclaimers on each page of the above-referenced website and periodic posts to the website that the website and those posts are not the Association's official website or communications, (2) rename the website to make clear that it is the "Unofficial ML Sustainability" site and the "Unofficial Mallard Lakes Community Sustainability Research Hub" or something of a similar effect, and (3) refrain from giving any impression to the public or to regulators that you are speaking on behalf of the Association or Mallard Lakes community at large. It is insufficient to state only that "This website is not affiliated with the Mallard Lakes Condominium Owners Association<sup>1</sup> Board of Directors." The Association demands that you place a disclaimer on your website and each periodic post on the site that the Association neither endorses nor approves the content on your webpage. Obviously, the Association cannot control the content on your webpage. However, even the appearance that the Association does have that control risks liability to itself. Accordingly, the Association must take some action to distance itself from any content posted on your webpage that it cannot remove. The Association wishes to eliminate this risk the quickest and easiest way possible. The Association asks for you to copy and paste the following disclaimer onto your website, displayed prominently near the top of the page:

#### Disclaimer

The Mallard Lake Community Association, Inc. (the "Association") does not endorse, approve, certify, or control this webpage. The Association does not have any control over this webpage and is therefore not responsible for the content of this webpage or the availability, accuracy, completeness, efficacy, or timeliness of information contained on it. Use of this webpage or any information obtained from this webpage is voluntary, and reliance on it should only be undertaken after an independent review of its accuracy, completeness, efficacy and timeliness. There may also be advertisements and classifieds for products and services contained on this webpage. These advertisers are not affiliated with the Association and the Association is not responsible for the contents of any advertisement, or for the goods and services of these advertisers. Users of this webpage are encouraged to make their own evaluation. The Association does not endorse anything found on this website.

The Association requests that you copy and paste the following disclaimer at the beginning of each periodic posting on your website:

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<sup>1</sup> The correct name of the Association is "Mallard Lake Community Association, Inc."

Disclaimer

This post is neither authorized nor approved by the Mallard Lake Community Association, Inc. and represents solely the opinions and views of its author(s).

Additionally, the Board has the exclusive right and authority to seek funding for matters involving the common elements of the Mallard Lakes community. Accordingly, the Association demands that you cease any effort to seek funding for any element of the community beyond your own unit.

Please contact me or, if you are or become represented in this matter, ask your attorney to contact me should you have any questions about what is required of you in this matter. Nothing stated herein shall be deemed or construed to be a waiver of the Association's rights, claims, actions, setoffs, or defenses to which the Association is or may be entitled, in law or in equity, all of which rights, claims, actions, defenses, setoffs, and recoupments the Association expressly reserves.

Sincerely,



Chad J. Toms  
Partner

CJT:bpl  
cc: Board of Directors

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US POSTAGE

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**Re: RESPONSE: Mallard Lake Simone Reba**

---

From simone reba <[REDACTED]>  
Date Sun 8/10/2025 10:10 AM  
To Rogers, Tammy <TRogers@whitefordlaw.com>  
Cc Toms, Chad J <CToms@whitefordlaw.com>; Lehman, Bradley P. <BLEhman@whitefordlaw.com>;  
[REDACTED] <[REDACTED]>

 1 attachment (3 KB)  
mallard\_lakes\_funding\_authority\_summary.pdf;

Tammy, Please share this with Mr. Toms.

Mr. Toms,

Attached please find an analysis of Mallard Lakes bylaws and what an owner can or cannot do regarding "seeking funding" and who has that right. According to this analysis, there is no prohibition for a owner to "seek" funds, but the Board must agree to accept or commit to them.

Having said that, as I mentioned, I have merely been advocating for my property and conducting government flood mitigation program research that I had intended to share with the Board. I would like to provide the results of my research to the Board, but they continue to decline discussing it with me, with no reason given.

Again, welcome a conversation on this.

Simone Reba

---

**From:** [REDACTED]  
**Sent:** Tuesday, August 5, 2025 7:52 PM  
**To:** Rogers, Tammy <TRogers@whitefordlaw.com>  
**Cc:** Toms, Chad J <CToms@whitefordlaw.com>; Lehman, Bradley P. <BLEhman@whitefordlaw.com>;  
[REDACTED]  
**Subject:** RESPONSE: Mallard Lake Simone Reba

Tammy, Thank you.

Mr. Toms,

Thank you for your letter. I'd like to clarify a few points and provide context for the work I've been doing on behalf of our community.

My website includes a clear and prominent disclaimer: *"This website is not affiliated with the Mallard Lakes Condominium Owners Association Board of Directors."* I will take your recommendations into

consideration.

At no point have I represented myself as a member of the Board or that I was representing the Board's positions. I've made it clear that I am acting as a concerned homeowner seeking government solutions to the flooding that directly affects my unit and others. My goal has been simple: identify federal, state, or county programs that could fund repairs or mitigation—**ideally at no cost to owners**—and present those options to the Board for consideration. Despite repeated efforts, the Board has refused to review or discuss my findings, without explanation.

I have thoroughly reviewed our governing documents and found no provision that restricts homeowners from researching or advocating for public funding. On the contrary, the by-laws actively encourage homeowner involvement through voting, committees, and collaborative problem-solving. Articles II and III of the Code of Regulations reinforce every owner's right to raise concerns **and contribute ideas**.

If there is specific language that prohibits owners from researching or contacting government entities about community issues, I respectfully request you share it. I'd also appreciate understanding why the Board refuses to discuss potential government programs that could provide funding sources that could help address longstanding flood risks. This appears to disregard my right as an association member to contribute ideas and solutions.

I am open to dialogue and would welcome a conversation.

Sincerely,

**Simone Reba**

**From:** Rogers, Tammy <TRogers@whitefordlaw.com>

**Sent:** Tuesday, August 5, 2025 5:01 PM

**To:** simonereba [REDACTED]

**Cc:** Toms, Chad J <CToms@whitefordlaw.com>; Lehman, Bradley P. <BLEhman@whitefordlaw.com>

**Subject:** Mallard Lake Simone Reba

Good afternoon.

Please see the attached from Chad Toms, Esq.

Best,

Tammy

**WHITEFORD**

**Tammy Rogers** | *Legal Administrative Assistant to:*

*CHADD FITZGERALD, Community Association Paralegal II*

*CHRISTOPHER LANO, Paralegal*

*CHRISTINE McALLISTER, Community Associations Practice Manager*

*QUEEN C. NWANGWU, Associate*

**CHAD J. TOMS, Partner and Managing Attorney, Eastern Shore Offices**

*and at times, also:*

*DANIEL A. GRIFFITH, Office Managing Partner*

*QUINN T. GRIFFITH, Associate*

ANDREW H. MECK, Associate

600 North King Street, Suite 300 | Wilmington, DE | 19801  
t: 302.357.3278 | f: 302.661.7950

[TRogers@whitefordlaw.com](mailto:TRogers@whitefordlaw.com) | [www.whitefordlaw.com](http://www.whitefordlaw.com)

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Re: Mallard Lakes Sustainability Proposal

From simone reba [REDACTED]  
Date Wed 2/5/2025 6:43 AM  
To Dave and Kathy Morris [REDACTED]  
Cc Daniel Nelson <[REDACTED]>; Carla Bray <cbraymallardlakes@yahoo.com>; Mike Knowles <mknowles@mallardlakes-de.com>; Bob Marlowe <[REDACTED]>; Chris Becker <[REDACTED]>; Donna Hemphill <dhemphill@legumnorman.com>; Chris Reutershan <[REDACTED]>; Joyce Valdivia <[REDACTED]>; Stacey Selby <[REDACTED]>; Chris Reutershan <[REDACTED]>; Jason Mccanney <[REDACTED]>; Reba Simone <[REDACTED]>; Dana Hall <[REDACTED]>; Jeff Reba <[REDACTED]>; Jackie Henry <j[REDACTED]>; Reba Simone <[REDACTED]>

Dear Board Members,

To clarify, making Mallard Lakes sustainable will be a marathon, not a sprint. I did not expect to receive any answers to the questions that I have brought up in these slides. I wholly expected that you would need to have a private session to discuss it.

That being said, I believe I should be allowed the opportunity to present my information to the board prior to you all deliberating on it. I tried to make the information easy to follow, but it does require a soundtrack.

Since you have an hour and a half scheduled, I propose that you let me have the first 30 minutes or so, with your lawyer on or off the call, to baseline the information I have provided and ensure clarity of my message and answer your questions. Then I would be happy to hang up and you all can deliberate without me.

Simone

Simone A Reba  
[REDACTED]

On Feb 4, 2025, at 8:56 PM, Morris, Dave and Kathy <[REDACTED]> wrote:

Good evening, Simone,

Thank you for sharing this additional information with us.

Initial Board Voice Suppression

Given the nature of these issues, our attorney desires to review this topic with board members only. Since he will be joining us on the call tomorrow, we will have to restrict the call to board members only.

My apologies for any inconvenience.

Dave

On Tuesday, February 4, 2025 at 07:16:04 PM EST, simone reba <[REDACTED]> wrote:

HOA Board,

Please find the documents that we will review tomorrow night. The Point Paper is a much more detailed document that notes where my research efforts are to date. It is similar to the last version you received but includes updated info primarily in the "funding" and "reference" areas. I will take you through the PowerPoint document tomorrow. The intent would be to baseline everyone's understanding of what's been done and where we are. Then we will go through my proposal and questions I have for the board that I would like to have answered in the near term to ensure that I can help the community be successful. Please feel free to ask questions along the way.

Simone

---

**Fw: Mallard Lakes RC&D Project**

---

**From** simone reba <[REDACTED]>  
**Date** Fri 4/11/2025 2:13 PM  
**To** Morris, Dave and Kathy <[REDACTED]>  
**Cc** STACEY SELBY <sselby.mallardlakes@gmail.com>

📎 1 attachment (231 KB)  
Drainage Funding DNREC.docx;

Dave,

Here are the specifics of the drainage project. Mallard Lakes was included on this list in 2015. I'm not sure who within Mallard Lakes was able to get us on this list. I have been working this with DNREC since last November with the person that oversees our area, but I decided to elevate the project to see if I could get more forward movement. I have.

They are now ready to come out and talk about it. I believe Stacey needs to be at this meeting because he understands our drainage systems and knows better, from a technical perspective, what he thinks the problems are. I contacted him yesterday about this because, in my opinion, this is all about drainage maintenance and repair. Since DNREC would fund it, there would be no expenditures from the Board. He indicated that he would talk to Chris Reutershan to make sure it was "okay."

Let me know, by end-of-day, whether you will support Stacey's attendance at the walkthrough, before I schedule the walkthrough.

Simone

---

**From:** simone reba  
**Sent:** Monday, April 7, 2025 7:33 PM  
**To:** steve.williams@delaware.gov; steven.wlliams@delaware.gov; stephen.williams@delaware.gov  
**Subject:** Mallard Lakes RC&D Project

Mr. Williams,

My name is Simone Reba and I'm a property owner at the Mallard Lakes Community in Selbyville, DE — a community of 477 condominium community built between 1986 and 1993. Back in 2015, Mallard Lakes was put on the Delaware Reseach, Conservation and Development active project list: [Delaware RC&D Projects](#). I've cut and pasted where Mallard Lakes is within the report in the attached word document for ease of finding it.

I was hoping you could provide more clarity regarding when the work on the project scope will be finalized and the project started? Karl indicated that they have come out to see the site, but decisions

Informing Board on RC&D Funding

on what needs to happen have been deferred to a later project meeting.

Since it's been 10 years, I thought this project should be brought to your attention. Please advise as to next steps.

Thank you.

Simone Reba

[REDACTED]  
703-744-0376

---

**From:** simone reba <[REDACTED]>  
**Sent:** Wednesday, February 26, 2025 3:18 PM  
**To:** Workman, Karl R (DNREC) <[Karl.Workman@delaware.gov](mailto:Karl.Workman@delaware.gov)>  
**Subject:** Re: Mallard Lakes Drainage

Hey Karl! It's been a while, so I thought I'd check in with you on the below. Any news about getting Mallard Lakes in your project queue? Simone

---

**From:** simone reba <[simonereba@gmail.com](mailto:simonereba@gmail.com)>  
**Sent:** Tuesday, January 7, 2025 2:01 PM  
**To:** Karl R Workman <[Karl.Workman@delaware.gov](mailto:Karl.Workman@delaware.gov)>  
**Subject:** Re: Mallard Lakes Drainage

Thanks so much, Karl! Appreciate your support. Let me know how things go!

Simone A Reba  
Mobile 703 744 0376

On Jan 7, 2025, at 11:35 AM, Workman, Karl R (DNREC) <[Karl.Workman@delaware.gov](mailto:Karl.Workman@delaware.gov)> wrote:

Ms. Reba,

We performed a site visit since we last spoke, and saw the areas of concern. I did speak with my manager about the issue, but was not yet able to bring it up in our projects meeting due to time. I will bring it up in a future meeting and review for possibilities of a drainage improvement project happening there.

Thanks, Karl

---

**From:** simone reba <[REDACTED]>  
**Sent:** Saturday, January 4, 2025 6:16 PM  
**To:** Workman, Karl R (DNREC) <[Karl.Workman@delaware.gov](mailto:Karl.Workman@delaware.gov)>  
**Subject:** Mallard Lakes Drainage

Hey Karl,

Happy New Year! Hope you and your family had a great holiday. Just following up regarding our conversation last month and whether you were able to bring up Mallard Lake's issues at your meeting? Were you able to get Mallard Lakes' review on the schedule?

Simone



Dave



Can Stacey come to the drainage meeting?

Sat, Apr 12 at 8:33 PM

Thank you Simone, but Stacey will not be attending. That said, I guess you may have missed my and Chris's comments at the Board meeting today. The Board has discussed this and decided that meetings to seek grants are both premature and possibly counterproductive and the sourcing of grants is the sole responsibility of the Board.  
Best regards,  
Dave

Denial to discuss DNREC Drainage + site visit

Dave, this isn't a grant. This is money that has already been set aside by the state of Delaware specifically for Mallard Lakes. I did not seek it out. It was already in Delaware's budget. It was put there in 2015. It is for drainage improvements. I don't understand why you and the board would not take advantage of this money.



Message





Dave

pdf

021\_updated.pdf

PDF Document · 1.4 MB

\$200k has been set aside already for ML if you want to verify this through the links above.

I would like to understand how this is counterproductive?

Especially since this is for drainage and not flooding.

Sat, Apr 12 at 10:20 PM

Dave, never mind. Have a great time in Hawaii.

Sat, Jul 12 at 12:32 PM

You sent a message

Please let me know what dates work for you for the discussion with the executive board. Would be a good idea to invite your consultant.

Edited

I'll share my documentation with you then.

Delivered

Denial to discuss DN REC Drainage Funding or Site Visit

Request to meet after 8/9/2025 Board meeting

+ Message





Outlook Board Denial to meet  
on funding opportunities

Re: Corps Study and FEMA Grant Application I Mentioned Today

From Chris Reutershan [REDACTED]

Date Wed 7/16/2025 8:12 AM

To simone reba [REDACTED]

Cc Dave and Kathy Morris <[REDACTED]>; Dana Hall <[REDACTED]>; Carla Bray <cbraymallardlakes@yahoo.com>; Bob Marlowe <[REDACTED]>; Chris Reutershan <[REDACTED]>; Chris Becker <[REDACTED]>; STACEY SELBY <sselby.mallardlakes@gmail.com>; Daniel Nelson <[REDACTED]>

Mrs. Reba,

You have been advised on how to proceed. Your request for a private meeting with the Board is declined. If you choose not to provide the requested documents please consider this matter closed. Thank you for your interest in Mallard Lakes.

C. Reutershan

On behalf of the ML Executive Board

Sent from my iPad

On Jul 15, 2025, at 11:01 AM, simone reba <simonereba@gmail.com> wrote:

Sorry Chris, the documents come with a narrative.

Simone A Reba  
[REDACTED]

On Jul 15, 2025, at 10:17 AM, Chris Reutershan <chrisreutershan@att.net> wrote:

Thanks Simone,

As requested, please send any of the materials you may have. If clarification is required we will be in touch.

Regards,

Chris

Sent from AT&T Yahoo Mail for iPhone

On Monday, July 14, 2025, 2:04 PM, simone reba <simonereba@gmail.com> wrote:



Dave



pdf

021\_updated.pdf

PDF Document - 1.4 MB

\$200k has been set aside already for ML if you want to verify this through the links above.

I would like to understand how this is counterproductive?

Especially since this is for drainage and not flooding.

Sat, Apr 12 at 10:12 PM

Dave, never mind. Have a great time in Hawaii.

Sat, Jul 12 at 12:52 PM

You unsent 5 messages

Please let me know what dates work for you for the discussion with the executive board. Would be a good idea to invite your consultant.

Edited

I'll share my documentation with you then.

Delivered

70121  
discuss  
IN REC  
Drainage  
Funding  
or  
Site Visit

Request  
to meet  
after  
8/9/2025  
Board  
meeting

11:21

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mlsustainability.godaddy.com

# ML Sustainability



## Government Flood



FIRST PAGE OF WEBSITE

below to find out more.

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