



Your Fair Lending Advocate in Delaware!

# Self-advocacy with a little help from the Housing Clinic

### Carlos Herrera

Clinic Director—bilingual  
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### Office Hours

9:00 am to 5:00 pm  
Monday through Friday  
We serve clients in  
New Castle, Kent, and Sussex

### By Appointment only

Please bring the following:  
3 months pay stubs  
3 bank statements  
Copies of ALL your bills  
Proof of income  
3 years tax returns  
Copies of mortgage

**We provide ALL our services  
AT NO COST without regard to  
race, color, national origin,  
religion, sex, familial status,  
disability, age, creed, source  
of income, marital status, or  
sexual orientation.**



**STANDARDS FOR  
EXCELLENCE**

**Outreach Clinic** reaches our target community with a focus on informing them about their rights under the Fair Housing Act. In addition, the outreach clinic informs Delawareans about affordable housing, landlord tenant rights, first-time home-buyer programs, and foreclosure prevention options. We inform and educate on matters like:

- what constitutes discrimination
- how to file a complaint
- what happens after a complaint is filed, etc.
- the role of housing counseling
- scams to avoid, etc.

**Controversy Clinic** helps Delawareans exercise their rights and take advantages of opportunities in the housing market. We serve Delawareans with matters such as:

- Filing complaints under the Fair Housing Act
- Helping at risk homeowners modify their mortgages
- Understanding abusive lending practices
- Recognizing and filing complaints about mortgage fraud
- Assessing impediments to fair housing, affordable housing, and access to representation.

**Pro Bono Panel** of volunteer experts from legal, accounting, and credit backgrounds help us serve your needs more effectively and efficiently.

The Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings on the basis of race, color, national origin, religion, sex, familial status, and disability.

### About DCRAC

The Delaware Community Reinvestment Action Council is a tax exempt, charitable nonprofit whose mission is to ensure equitable treatment and equal access to credit and capital for the underserved populations and communities throughout Delaware through advocacy, education, legislation, and outreach. Founded in 1987, DCRAC is the first non-profit in Delaware to be awarded the Standards for Excellence Seal of Excellence in 2007 after completing a rigorous voluntary review that is a visible symbol of the most well managed, responsibly governed organizations.