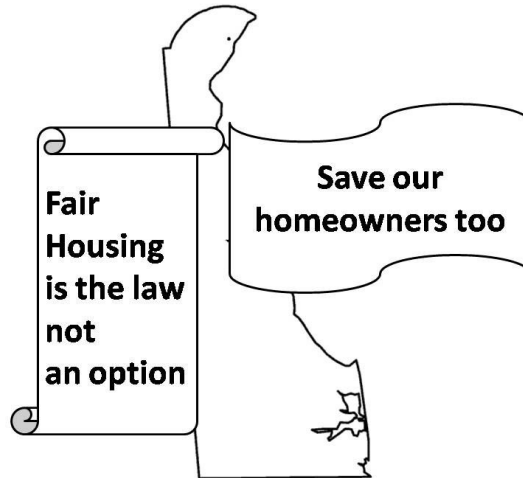


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# Delaware CRA News

A Quarterly Publication of the Delaware Community Reinvestment Action Council, Inc.



Delaware CRA Council, Inc.  
 601 North Church Street  
 Wilmington, DE 19801  
 Www.dcrac.org  
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**Our 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.**



Domenic Pedante & the Board  
 Anthony Albence  
 Charles Brittingham  
 Carol Davis  
 Austin Edison  
 Juana Fuentes-Bowles  
 Joan Fultz  
 Susan Haberstroh  
 Michelle Harris  
 Nancy Lopez  
 Gwen Miller Reilly  
 Joe Myer  
 Anthony B. Wright  
 General Counsel  
 Matthew Lee, Esq.  
 Founder  
 The Honorable  
 James H. Sills, Jr.

Dear Friends:

DCRAC applauds the efforts of our legislators for encouraging home ownership through tax incentives. These are good first steps, but much more is necessary. We believe that in addition to assisting new home owners, those in danger of foreclosures are also in need of governmental assistance.

DCRAC, and partner organizations, have been providing foreclosure prevention workshops to assist those in danger of foreclosure. We believe these activities, though helpful, must be supplemented by government and the financial institutions. We, at DCRAC, have witnessed the devastation to families and individuals who have lost their homes. Few things are more tragic.

Please let your legislators know that you support aiding our friends and neighbors who are struggling with mortgages which they can no longer afford. Let them know that you care about what happens to our citizens and you want more programs developed to eliminate and prevent foreclosures. Please, also, tell anyone you believe is struggling with their mortgage payments to seek a housing counselor before their home goes into foreclosure.

This too shall pass and when it does, let us be able to say that each one of us played an important role.

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**Standards for Excellence**

DCRAC has earned the right to display the Seal of Excellence for successfully completing the Standards for Excellence certification program sponsored by the Standards for Excellence Institute. This certification identifies DCRAC as an organization dedicated to the highest level of best practices within the nonprofit sector assuring the public of its voluntary compliance with the highest standards of ethic and accountability.



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There are so many ways you can help us—even in these economic times. If you have access to email, please email [rashmi@dcrac.org](mailto:rashmi@dcrac.org) so that we can send you this newsletter via an email. Write newsletter in the subject line.

Federal and state employees, we know you are facing some very difficult times right now. But if you can afford a small donation each pay period or even just once a year, we will greatly appreciate your support. Our **Combined Federal Campaign number is 23609** and **State Employee's Charitable Campaign number is 70099**.

To the very generous donors looking to adopt causes that touch peoples lives on a day-to-day basis, please consider supporting us through the **Neighborhood Assistance Act**. Individual donations of \$5,000 and Business donations of \$10,000 are eligible for state tax credits.

Diana Bernal  
 Jessica Mallamace  
 Rony Peralta  
 Rashmi Rangan  
 Lori Spagnolo

**The Volunteers**

Jim Angus, esq.  
 Carol Andrea Charry  
 Chris Mears  
 LeAnn Pedante  
 Artika Rangan  
 Ravi Rangan  
 Tidiane Wann  
 Brittney Younger

**The Cats**

HMDA  
 HOEPA  
 EJ  
 PC



**Preferred Stock Volunteers give us 2 hours a month to teach our signature Money Matters!**  
**Common Stock Volunteers give us 2-8 hours on the day of a Special Event.**  
**Stock Option Volunteers give us about 2 hours to help around the office at their convenience.**  
**Please invest in us!**

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Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and handicap (disability).

Programs or activities receiving federal financial assistance are prohibited from discrimination under Title VI on the basis of race,

color, or national origin, under Section 504 based on disability, under the Age Discrimination Act on the basis of age, under Title IX on the basis of sex in education.

Section 109 prohibits discrimination on the basis of race, color, national origin, sex or religion in programs and activities receiving financial assistance from HUD's Community Development and Block Grant Program.

Title II prohibits discrimination based on disability in programs, services, and activities provided or made available by public entities. HUD enforces Title II when it re-

lates to state and local public housing, housing assistance and housing referrals.

The Architectural Barriers Act requires that buildings and facilities designed, constructed, altered, or leased with certain federal funds after September 1969 must be accessible to and useable by handicapped persons.

Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.

**To file a complaint call 1-800-669-9777 at HUD**

El Título VIII de la Ley de Derechos Civiles de 1968 (Ley de Equidad de Vivienda), con sus modificaciones, prohíbe la discriminación en la venta, alquiler y financiamiento de viviendas, y en otras transacciones relacionadas con la vivienda, basada en la raza, el color, la nacionalidad, la religión, el sexo, el tipo de familia (incluyendo niños menores de 18 años que viven con sus padres o con custodios legales, mujeres embarazadas y personas con custodia de niños menores de 18 años) y discapacidad.

El Título VI prohíbe la discriminación por motivos vinculados a la raza, el color o la nacionalidad en programas y actividades que reciben asistencia financiera federal.

La Sección 504 prohíbe la discriminación basada en la discapacidad

en cualquier programa o actividad que recibe asistencia financiera federal.

La Sección 109 prohíbe la discriminación por motivos vinculados a la raza, el color, la nacionalidad, el sexo o la religión en programas y actividades que reciben asistencia financiera del Programa de Fondos Gratuitos Globales para el Desarrollo Comunitario de HUD.

El Título II prohíbe la discriminación basada en discapacidad en programas, servicios y actividades otorgados o dispuestos por entidades públicas. HUD hace cumplir el Título II en todo lo relacionado con viviendas públicas locales y estatales, asistencia para vivienda y referencias para viviendas. Esta ley requiere que las construcciones e instalaciones diseñadas, construidas, alteradas o arren-

dadas con fondos federales después de septiembre de 1969 deben ser útiles y accesibles para personas con discapacidades.

La Ley de Discriminación por Edad prohíbe la discriminación por motivos vinculados a la edad en programas o actividades que reciben asistencia financiera federal.

El Título IX prohíbe la discriminación por motivos vinculados al sexo en programas o actividades que reciben asistencia financiera federal.

La Orden Ejecutiva 11063 prohíbe la discriminación en la venta, arrendamiento, alquiler u otra disposición de propiedades e instalaciones propietarias de u operadas por el gobierno federal o provista con fondos federales.

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**Discrimination is an injury to the dignity of a person. Don't just sit back and do nothing.**

**Take the time to learn about your rights and responsibilities.**

**If your rights have been violated, file a complaint.**

**Human Relations Commission, Carvel State Building,  
820 North French Street, Wilmington, DE 19801**

You may be eligible for A Home Affordable Modification if you answer yes to all the questions below:

1. Is your home your primary residence?
2. Is the amount you owe on your first mortgage equal to or less than \$729,750?
3. Are you having trouble paying your mortgage?
4. Did you get your current mortgage before January 1, 2009?
5. Is your payment on your first mortgage more than 31% of your current gross income?

All others may want to consider traditional methods of loan modifications. These include:

1. Review your mortgage documents.
2. Review your future affordability based on your budget.
3. Explain your hardship in a written narrative.
4. Contact a housing counselor.
5. Work with the lender through all options.
6. If you have suffered a job loss and are unable to replace that income in the near future, you may want to consider other options.

If you cannot refinance (because of your credit, the credit crunch, or the amount you owe is more than the value of your home) or cannot modify because of an uncertain economic future, you need to think about:

1. Short sale. But see page 7.
2. Deed in lieu of foreclosure.
3. Get some legal counsel and negotiate a good deal for yourself in these scenarios.
4. You could also consider co-signors, loan assumptions, a conversion from ownership to tenancy (in the home) until circumstances change, etc.

DCRAC is in search of a **Housing Clinic Director** who is fully bilingual in English and Spanish. For more information, please visit [www.dcrac.org](http://www.dcrac.org)

- Gather documentation about you monthly income (recent pay stubs, rental agreements if you are subletting, SSI, Unemployment, etc.).
- Your most recent tax return.
- Gather documentation about all your assets (bank and investment statements)
- For your first mortgage, make sure you have your monthly mortgage statement.
- Information about any second mortgage or home equity line of credit on the house.
- Credit report from [www.annualcreditreport.com](http://www.annualcreditreport.com).
- A letter describing circumstances that caused your hardship (job loss, divorce, illness, etc.).

Gather this information before you call your mortgage servicer and ask to be considered for a Home Affordable Modification. The number should be on your monthly mortgage bill or coupon book.

Make sure you take the time to do a realistic budget.

Please be patient. Lenders and servicers have started to implement the program and there may be delays before they are prepared to process all applications.

Many lenders have made a commitment to delay foreclosures on all loans that meet minimum eligibility criteria for a Home Affordable Modification.

If you have already missed one or more mortgage payments - contact your mortgage lender immediately or call

**1-888-995-HOPE (4673)**

to reach a HUD-approved housing counselor.

HUD-approved housing counselors can help you evaluate your income and expenses and understand your options - and - this counseling is FREE.

[www.makinghomeaffordable.gov](http://www.makinghomeaffordable.gov) loan modification information

[www.annualcreditreport.com](http://www.annualcreditreport.com) free credit reports

**Housing Counselors in Delaware:**

**First State Community Action Agency 856-7761; Hockessin Community Center: 239-2363; Housing Opportunities of Northern Delaware: 429-0794; Interfaith Community Housing Delaware: 652-3991; NCALL Research: 678-9400; Neighborhood House: 652-3928; West End Neighborhood House: 658-4171; and YWCA Delaware: 224-4060**

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| <ol style="list-style-type: none"> <li>1. Must own the home and the home must be the principle residence. Must be owned/ secured by Freddie or Fannie.</li> <li>2. Must have income sufficient to support new payments.</li> <li>3. Refinance must improve long term affordability/stability.</li> <li>4. If the amount due on the first mortgage is less than 105% of the value of the property, borrowers with more than one mortgage may be eligible.</li> <li>5. Rate is based on market rates and associated points and fees. The refinanced loans has no prepayment or balloon.</li> <li>6. Refinancing does not reduce the amount you owe.</li> </ol> | <ol style="list-style-type: none"> <li>7. Fannie Mae loans allow financing all closing costs and a small amount of cash (2% of the mortgage amount not to exceed \$2,000) if there is sufficient equity.</li> <li>8. Freddie Mac loans allow transaction costs (not to exceed \$2,500).</li> <li>9. Call your mortgage servicer or lender and ask about the application process. The number is on your monthly mortgage bill or coupon book. Please be patient.</li> <li>10. Borrowers who are currently delinquent or have been 30 days overdue more than once during the past 12 months will</li> </ol> | <p>not qualify. Go to page 4.</p> <ol style="list-style-type: none"> <li>11. Mortgage insurance required if your existing loan has it.</li> <li>12. Your refinance transaction must be closed and funded on or before that June 10, 2010.</li> </ol> <p>Home owned/secured by Fannie Mae/Freddie Mac?</p> <p style="text-align: center;">1-800-7FANNIE<br/>(8am to 8pm EST)<br/>www.fanniemae.com/<br/>loanlookup</p> <p style="text-align: center;">1-800-FREDDIE<br/>(8am to 8pm EST)<br/>www.freddiemac.com/<br/>mymortgage</p> |
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**DCRAC 1-877-824-0750 or 302-654-5024**  
**www.dcrac.org**

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| <ul style="list-style-type: none"> <li>• Owner-occupant with an unpaid principal balance less than \$729,750 on a loan originated on or before January 1, 2009, a PITI payment of more than 31% of gross monthly income who can no longer afford this loan because of a significant change in income or expenses can modify the first mortgage. Having a second mortgage does not disqualify you.</li> <li>• Past due charges are added (interest, taxes, insurance and costs that your lender paid to other parties on your behalf – but not late fees) to the loan balance.</li> <li>• Lender determines if the cost</li> </ul> | <p>of the modification (including the government’s incentive payments) is less for the investor than not modifying the loan (loans held by borrowers who have a lot of equity or whose incomes are very low in relation to the value of their homes probably will not pass this test).</p> <ul style="list-style-type: none"> <li>• Put you on a trial modification for 3 months at the new interest rate and payment level.</li> <li>• If the modified interest rate is below the market rate, the modified rate will be fixed for a minimum of five years. Beginning in year six, the rate may increase no more than one percentage point per year</li> </ul> | <p>until it reaches the rate cap indicated in your modification agreement. If the modified rate is at or above market rate, the modified rate is fixed for the life of the loan.</p> <ul style="list-style-type: none"> <li>• Treasury is providing incentives to your investor to write the interest down to as low as 2%, if necessary. If this still does not help, lender may try to extend loan to 40 years, consider principal forbearance or debt forgiveness. You could end up with a balloon .</li> <li>• Borrowers will not be required to pay a modification fee or pay past due late fees.</li> <li>• Trial modification must be in place by December 31, 2012.</li> </ul> |
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**Generally, there is no fee for foreclosure prevention assistance.**  
**Be careful of anyone who says they can “save” your home if you sign or transfer over the deed to your house.**  
**Never submit your mortgage payments to anyone other than your mortgage company without their approval.**  
**Get help from trust worthy sources.**

Hagase las siguientes preguntas. Si responde **SI** a estas preguntas es posible que pueda refinanciar su préstamo.

1. ¿Es usted el dueño de una casa de una a cuatro unidades?
2. ¿Tiene usted un préstamo garantizado o propiedad de Fannie Mae o Freddie Mac? Si usted no sabe, llame al: 1-800-7FANNIE (8 am a 8pm) [www.fanniemae/loanlookup](http://www.fanniemae/loanlookup) 1-800-FREDDIE (8 am a 8pm) [www.freddiemac.com/mymortgage](http://www.freddiemac.com/mymortgage) y complete los formularios disponibles en la sección en Inglés .
3. ¿Está usted al día con sus pagos hipotecarios? (“Al día”

quiere decir que usted no ha dejado pasar más de 30 días entre sus pagos mensuales durante el último año.)

4. ¿Cree usted que lo que usted adeuda en su hipoteca principal es aproximadamente lo mismo o menos que el valor actual de su casa?

**Información que necesita proveerle a su prestador:**

- Información sobre los ingresos mensuales brutos (antes de pagar impuestos) de su familia, incluyendo comprobantes de pago recientes, si los recibe, o documentación de ingresos que usted recibe de otras fuentes.
- Su más reciente declaración

- Información sobre cualquier hipoteca en segundo grado.
- Saldos de sus cuentas y pagos mensuales mínimos para cada una de sus tarjetas de crédito
- Saldos de sus cuentas y pagos mensuales de todas sus otras deudas como préstamos estudiantiles y préstamos para automóviles.

Cuando tenga esta información, **llame a su prestador o administrador hipotecario** y pregunte sobre el proceso de solicitud para un refinanciamiento. El número se encuentra en su cuenta hipotecaria mensual o en su talonario de cupones de pago.

<http://makinghomeaffordable.gov>

Si usted no puede hacer sus pagos mensuales, ya sea porque la tasa de interés ha subido o sus ingresos han bajado o usted esta pasando por apuros que han incrementado sus gastos , podría calificar para una modificación de su préstamo para que sus pagos mensuales hipotecarios sean más asequibles.

**¿Cómo calificar para una modificación?**

**Hágase estas preguntas:**

- ¿Es su casa su residencia principal?
- ¿Es la cantidad que usted adeuda en su hipoteca principal igual o menor que \$729,750?
- ¿Esta teniendo problemas pagando su hipoteca? Por ejemplo: ¿Ha tenido un aumento significativo (más del 10%) en su pago mensual O

una rebaja en su salario desde que obtuvo su préstamo actual O ha pasado por apuros que han aumentado sus gastos (como deudas médicas

- ¿Obtuvo su hipoteca actual antes del 1 de Enero del 2009?

Si contesto Si a todas estas preguntas, El próximo paso es reunir toda la información que necesita proveerle a su prestador.

**Asegurese de incluir lo siguiente:**

- Información sobre los ingresos mensuales brutos (antes de pagar impuestos) de su familia incluyendo comprobantes de pago recientes, si los recibe, o documentación de ingresos que usted recibe de otras fuentes.
- Su más reciente declaración

de impuestos.

- Información sobre sus ahorros y otros activos.
- Información sobre su hipoteca en primer grado, tal como su estado de cuenta mensual.
- Información sobre cualquier hipoteca en segundo grado o línea de crédito garantizada por el capital acumulado en la vivienda.
- Saldos de sus cuentas y pagos mensuales mínimos para cada una de sus tarjetas de crédito.
- Saldos de sus cuentas y pagos mensuales de todas sus otras deudas como préstamos estudiantiles y préstamos para automóviles.
- Una carta que describa las circunstancias que causaron que sus ingresos bajaran o sus gastos incrementaran.

**MUCHOS PRESTADORES SE HAN COMPROMETIDO A ATRASAR EJECUCIONES HIPOTECARIAS EN TODOS LOS PRÉSTAMOS QUE CUMPLEN CON LOS REQUISITOS MÍNIMOS DE ELIGIBILIDAD.**

**1-888-995-HOPE**

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When a creditor writes off a debt, the tax code generally treats the amount of the canceled debt as taxable income to the debtor.

**The Mortgage Forgiveness Debt Relief Act of 2007** carved out an exception for debts canceled in the course of a home foreclosure, but the exception only applies to the extent that the loan proceeds were used to acquire or improve a principal residence. Most sub-prime borrowers used a portion of their loans for other purposes (e.g., to pay off car loans, credit card balances, student loans, or medical bills), and the exception does not apply to the extent loan proceeds were used for these

“non-qualified” purposes. Moreover, taxpayers do not automatically receive the benefit of any exception. If they do not file Form 982, *Reduction of Tax Attributes Due to Discharge of Indebtedness* (and Section 1082 Basis Adjustment), with their tax returns to claim an exclusion and adjust their tax attributes, the IRS will assume the cancellation of debt is taxable (based on its receipt of a Form 1099-C, *Cancellation of Debt*, filed by the creditor). Even where Form 982 is properly filed, taxpayers who exclude canceled debt from income under the “insolvency” exception may receive IRS notices requesting additional documentation if they do not also provide a

statement of insolvency, a requirement that does not appear in any IRS forms or publications.

**\$8,000 First-time Home Buyer Tax Credit** The IRS defines a first-time home buyer as someone who has not owned a principal residence during the three-year period prior to the purchase. This credit does not have to be repaid and is equal to 10 percent of the home’s purchase price up to a maximum of \$8,000. It is available for homes purchased on or after January 1, 2009 and before December 1, 2009. Single taxpayers with incomes up to \$75,000 and married couples with incomes up to \$150,000 qualify.

**Book mark [www.irs.gov](http://www.irs.gov) & [www.ftc.gov](http://www.ftc.gov)**

Los estafadores oportunistas usan mensajes simples y directos, **como por ejemplo:**

- “¡Detenga ya su ejecución hipotecaria!”
- “Le garantizamos detener su ejecución hipotecaria”.
- “Conserve su casa. Sabemos que la venta de su casa ya tiene fecha. ¡No hay problema!”
- “Tenemos contactos especiales en varios bancos que pueden acelerar la aprobación de casos como el suyo”.
- “Podemos salvar su casa. Garantizado. Consulta gratuita”.
- “Todos los días evitamos ejecuciones hipotecarias. ¡Nuestro equipo de profesionales puede evitar la suya esta misma semana!”

**Banderas rojas de alerta**

- Le garantizan detener el proceso de ejecución – sin consideración de sus circunstancias particulares.
- Le dicen que no se comunique con su entidad de préstamo, abogado o asesor de crédito o de vivienda.
- Le cobran un cargo antes de prestarle el servicio.
- Únicamente aceptan pagos efectuados con cheques de caja o transferencia de fondos.
- Lo alientan a alquilar su casa para comprarla nuevamente con el transcurso del tiempo.
- Le dicen que les pague directamente a ellos las cuotas de su hipoteca en lugar de pagárselas a su entidad de préstamo.

- Le dicen que transfiera la escritura o título de propiedad de su vivienda a nombre de ellos.
- Le ofrecen comprar su casa en efectivo pagando un precio fijo no establecido por el mercado inmobiliario en el momento de la venta.
- Le ofrecen completar documentación o formularios por usted.
- Lo presionan para firmar documentación o documentos que usted no entiende sin brindarle la oportunidad de leerlos atentamente

**Denuncie el fraude con:**

1. La Comisión Federal de Comercio.
2. El Fiscal General de su Estado.
3. La oficina local de Better Business Bureau.

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**Usted puede contactar al personal bilingue de DCRAC:  
Diana Bernal al 302-654-5024 x 101 Clínica de Crédito  
Rony Peralta al 302-654-5024 x 102 Clínica de Impuestos  
Clínica de Vivienda: Contacte a Diana o Rony al 302-654-5024 x101/x102 respectivamente**

**Clínica de Crédito** Ofrecemos nuestro seminario de ¡Fuerza Financiera! en el cual cubrimos información muy importante para el consumidor, cubrimos temas como presupuesto o plan de gastos, cuentas bancarias, el reporte y el puntaje de crédito, vivienda justa, hipotecas, impuestos, préstamos al consumidor, inversiones y recursos. Si necesita crear un presupuesto, chequear su reporte de crédito, hacer un plan de repago, etc, contacte a **Diana Bernal al 302-654-5024 x 101 o 877-825-0750 x 101**

**Clínica de Impuestos** Si usted enfrentan un problema particular con sus impuestos, por ejemplo: El fraude de identidad que puede

dar lugar a la retención de fondos; Recuperación de fondos fiduciarios que puede dar lugar a auditorias y embargos; Auditorias que pueden requerir la apelación de los resultados; Negociación y apelación de acuerdos de pagos o a sus vez ofrecimiento de un compromiso de pago; Colección de pagos que resulta en el adjudicación de salario; y la aplicación al ITIN (Numero de Identificación Individual del Contribuyente) Si necesita ayuda de impuesto contacte a **Rony Peralta al 302-654-5024 x 102 o 877-825-0750 x 102**

**Clínica de Vivienda**

DCRAC informa a los Delawareanos sobre sus derechos y responsabilidades bajo el Decreto de Vi-

vienda Justa, el programa apela en nombre de víctimas de la discriminación de vivienda, y proporciona ayuda a los clientes que enfrentan reposición de vivienda. Nuestra meta es prevenir las reposición de vivienda, y ayudar a clientes en todas las etapas del proceso. Además de proporcionar información y de exigir una agenda de préstamos anti-predatoria, trabajamos con familias que enfrentan reposición de vivienda negociando modificaciones de préstamo con sus entidades bancarias o servicio crediticio. Si ha sido discriminado bajo del decreto de Vivienda Justa o si enfrenta reposición de vivienda contacte a Diana o Rony al **302-654-5024 x101/x102 o 877-825-0750 x101/x102 respectivamente**

DCRAC esta en busca de un **Director Para La Clínica de Vivienda** el candidato debe ser bilingüe en Ingles y Español. Para mas información, por favor visite nuestra pagina web [www.dcrac.org](http://www.dcrac.org)

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<p><b>Financial Fitness</b></p> <p><b>MM! Credit Builder 5 Weeks Training Curriculum</b>  <b>June 25, July 2, 9, 16, &amp; 23</b>                  5:30 pm to 7:30 pm                  Economic Impact Center                  Wilmington</p> <p><b>MM! Credit Builder 5 Weeks Training Curriculum</b>  <b>June 27, July 4, 11, 18, &amp; 25</b>                  10:00 am to 12:00 pm                  Economic Impact Center                  Wilmington</p> <p>To register, you can also call Diana Bernal at                  302-654-5024 x 101</p> <p>Seats limited to                  10 dedicated students</p>	<p><b>Does Disability or Aging have an impact on your housing choices ?</b></p> <p><b>April 8, 2009</b>                  6 pm to 8 pm                  Woodlawn Library, Wilmington</p> <p><b>April 15, 2009</b>                  6 pm to 8 pm                  NCALL Research, Dover</p> <p><b>April 22, 2009</b>                  10 am to 4 pm                  Sussex County Council Chambers, Georgetown</p>	<p><b>CREDIT CLINIC</b></p> <p><b>May 23, 2009</b>                  10 am to 4 pm  <b>Calvary Baptist Church</b>                  410 Fulton Street Dover                  (new location)</p> <p>To register, you can also call                  Barbara Ford                  (Tuesday, Wednesday and Thursday)                  10 am until 2 pm                  302-736-6554</p>
	<p><b>Tax Forum</b></p> <p><b>June 16, 2009 from 6 pm to 8 pm</b>                  Sussex County West Complex  <b>Georgetown</b></p>	<p><u>To Register, please call</u>  <b><u>877-825-0750</u></b>  <b><u>x 300/301 (Spanish)</u></b>  <b><u>or 302-654-5024</u></b>  <b><u>x 300/301 (Spanish)</u></b></p>

**Abril es el Mes de Vivienda Justa. Por favor acompañenos en cualquiera de nuestros 3 eventos.**

**Para registrarse llamar al 302-654-5024 x 301 o al 877-825-0750 x 301**

**Existen muchas agencias de consejería de vivienda en Delaware que tienen personal bilingue.**

**Si está pensando en comprar una casa o tiene problemas haciendo los pagos de su hipoteca, ellos lo pueden ayudar. No dude en contactarlos.**