



Your Fair Lending Advocate in Delaware!

Housing—because, “It is in the shelter of each other that the people live.”

An Irish Proverb

First time homebuyer? Facing Foreclosure?

Contact a Housing Counselor

Table with 3 columns: Organization, Phone Number, and Location. Includes HOND, YWCA, Hockessin Community Center, etc.

Foreclosure prevention

www.deforeclosurehelp.org OR 1-800-220-5424

When you borrow make sure you know: Your interest rate; whether it is fixed or adjustable; whether it has a prepayment penalty; whether a balloon payment will be due; if the monthly payment includes insurance and taxes; whether payments will change.

Rules of thumb for mortgage borrowing: Seek housing counseling; Build your credit score; Save at least 5% of the sale price; have 2 months mortgage payments when you go to closing; and have a debt ratio under 38% ; Go for FIXED RATE 30 YEAR MORTGAGES!

Fair Housing Act

“It shall be unlawful for any person or other entity whose business includes engaging in residential real estate transactions to discriminate against any other person in making available such a transaction, or in the terms or conditions of such a transaction because of race, color, religion, sex, handicap, familial status, or national origin.”

- Delaware adds creed, marital status, and age.
Wilmington adds source of income and sexual orientation.
Discrimination is prohibited.
Action/inaction should not limit housing choices.
No different terms and conditions for housing.

Your written complaint must include:

- Your name and address.
Name and address of the person your complaint is about.
The house/apartment address you tried to rent or buy.
The date when this incident occurred.
A short description of what happened.

File within one (1) year from the date of the alleged incident or from the date of discovery of the alleged incident.

The Act covers most housing, including sale or rental. In some circumstances, the Act exempts owner-occupied buildings with

no more than four units, single-family housing sold or rented without the use of a broker, and housing operated by organizations and private clubs that limit occupancy to members.

Prohibited Acts: Refusal to rent, sell, or negotiate; Making housing unavailable; Setting different conditions/privileges; Providing different services/facilities; Making housing unavailable for inspection, sale, or rental; For profit, persuading owners to sell or rent; blockbusting

Additional prohibitions apply to single-family and owner-occupied housing that is otherwise exempt from the Act. Threats, coercion, intimidation, or interference with anyone exercising a fair housing right; Advertising/indicating a preference based on protected class(es)

Delaware Human Relations Commission

820 N. French Street, Wilmington, DE 19801

By Telephone: 1-877-54-HUMAN

On Line: www.state.de.us/sos/hr/online-housingform.shtml

Or

U.S. Department of Housing & Urban Development

Room 5204, 451 7th Street, S.W., Washington, DC 20410

Telephone: (202) 708-1112 TTY: (202) 708-1455

www.hud.gov 1-800-669-9777

For homeowners looking to improve/repair their homes, try the Delaware State Housing Authority 302-577-5001, New Castle County 302-395-5648, Kent & Sussex Counties 302-424-6744 first. The loan programs are income based.

**“...the house shelters day-dreaming, the house protects the dreamer,
the house allows one to dream in peace.”**

Gaston Bachelard

Renting?

LANDLORD TENANT CODE

Copies of the Landlord-Tenant Code:	800-220-5424
Questions on the Landlord-Tenant Code:	800-220-5424
Online:	http://www.housingforall.org/lt_code.htm
Landlord-Tenant Mediation (NCC):	302-658-7273
Landlord-Tenant Mediation (Kent & Sussex)	302-424-0890
Delaware Manufactured Homeowners Assn	800-511-1517

PUBLIC HOUSING AUTHORITIES

Newark Housing Authority	302-366-0826
New Castle County Section 8	302-395-5669
Wilmington Housing Authority	302-429-6700
DE State Housing Authority Kent	302-739-6940
Dover Housing Authority	302-678-1965
DE State Housing Authority Sussex	302-337-0219

FINANCIAL ASSISTANCE

Catholic Charities:	302-655-9624
The Faith Center:	302-654-4550
Hudson State Service Center:	302-283-7500
Porter State Service Center:	302-577-3400
The Salvation Army:	302-656-1667
Westend Security Deposit Loans:	302-658-4171
Catholic Social Services:	302-674-4016
Energy Assistance-New Castle:	302-654-9295
Energy Assistance-Kent:	302-674-1782
Energy Assistance-Sussex:	302-856-6310
First State Community Action Agency:	302-674-1355
New Start:	302-730-3678
The Salvation Army:	302-678-9551
Whatcoat Social Services:	302-734-0319
Williams State Service Center:	302-739-5301
Bridgeville State Service Center:	302-337-8261
First State Community Action Agency:	302-856-7761
Georgetown State Service Center:	302-856-5574
Milford State Service Center:	302-422-1560
New Start II:	302-730-3678
Seaford State Service Center:	302-628-2011

Tips for Tenants

Bring paperwork when you meet the landlord: a completed rental application; written references from landlords, employers, and colleagues; and a copy of your credit report. **Review the lease** before you sign. **Get everything in writing.** Keep copies of any correspondence and follow up an oral agreement with a letter, setting out your understanding.

Protect your privacy rights. Next to disputes over rent or security deposits, one of the most common misunderstandings arises over the tension between a landlord's right to enter a rental unit and a tenant's right to be left alone. Know & Understand the Landlord Tenant Code. **Demand repairs.** Know your rights to live in a habitable rental unit -- and don't give them up. The landlords are required to offer their tenants livable premises, including adequate weatherproofing; heat, water, and electricity; and clean, sanitary, and structurally safe premises. **Talk to your landlord.** If there is a problem talk it over. **Purchase renters' insurance.** Renters' insurance typically costs \$350 a year for a \$50,000 policy that covers loss due to theft or damage caused by other people or natural disasters; if you don't need that much coverage, there are cheaper policies. **Protect your security deposit.** When you move in, do a walk-through with the landlord to record existing damage to the premises on a move-in statement or checklist. **Know the law.** Read the landlord tenant code. **Deal with an eviction properly.** Know when to fight an eviction notice -- and when to move out.

Affordable homeownership

Habitat for Humanity New Castle: 302-652-0365 Kent: 302-678-5118 Sussex: 302-855-1153

New Castle County's Section 8 Homeownership voucher program

The family must: Be a Housing Choice Voucher holder in good standing for at least one year. Potential home owner must EARN an income equal to or exceeding \$21,500. Potential home owner is currently and continuously employed on a fulltime basis for one year. **How does it work?** On a 30-year mortgage, the section 8 subsidy payment could be applied to the mortgage for up to 15 years. You are then responsible for your full mortgage payment year 16 onward. **For more information or to apply please contact Rob Rizzo at 395-5625.**