GREEN "T" ENTERPRISES, LLC

Foreclosure Recovery Resource Guide

Helpful resources for the next steps after foreclosure

Foreclosure can create housing, financial, legal, and emotional challenges. The resources below can help you identify reliable places to start.

A note from Green "T" Enterprises: If your home was sold through foreclosure, there may be additional matters that need to be reviewed regarding the sale and the funds associated with it. If you receive information about possible funds, be cautious about providing personal information or signing documents until you understand who is contacting you and why.

Housing Assistance

HUD Housing Counseling: Find HUD-approved housing counselors who can help with housing options, budgeting, and planning for your next home. Visit hud.gov and search for HUD-approved housing counseling agencies. Click to visit website

Local Housing Authorities: Contact your city or county housing authority to ask about rental assistance, affordable housing, and waiting-list programs. Click to visit website

Legal Aid & Consumer Protection

Legal Services Corporation (LSC): Find local organizations that may provide free or low-cost civil legal assistance. Visit lsc.gov. Click to visit website

National Consumer Law Center: Educational information about consumer and housing-related legal issues. Visit nclc.org. Click to visit website

If you believe your foreclosure involved legal errors, fraud, or improper notices: Consider speaking with a qualified attorney in your state.

Credit & Financial Recovery

AnnualCreditReport.com: Review your credit reports from the three nationwide credit reporting companies. Look for errors and make sure accounts and balances are being reported accurately. Click to visit website

National Foundation for Credit Counseling (NFCC): Offers financial counseling and education. Visit nfcc.org. Click to visit website

Tax Considerations

IRS: Foreclosure can have tax consequences depending on the circumstances. The IRS provides information about cancellation of debt, foreclosure, and related tax reporting. Visit irs.gov or speak with a qualified tax professional about your specific situation. Click to visit website

VITA: IRS Volunteer Income Tax Assistance programs may provide free tax preparation for qualifying individuals. Click to visit website

Emergency & Community Support

211: Connects people with local resources for housing, food, utilities, employment, and other essential needs. Visit 211.org or use the 211 service available in your area. Click to visit website

Local organizations: Churches, nonprofit organizations, community centers, and charitable programs may also provide temporary assistance.

Moving Forward

Rebuilding: A foreclosure does not mean you cannot rebuild financially or eventually become a homeowner again. Focus on stable housing, accurate credit reporting, manageable debt, consistent income, and a realistic financial plan.

Professional guidance: A HUD-approved housing counselor or qualified financial professional can help you evaluate your next steps.

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Important: This guide is for general informational purposes only and is not legal, tax, financial, or housing advice. Programs, eligibility requirements, and procedures vary by state and may change. Verify information with the appropriate agency or professional.