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Foreclosure Assistance Packet

By U. S. Congress

CreateSpace Independent Publishing Platform. Paperback. Condition: New. This item is printed on demand. 52 pages. Dimensions: 11.0in. x 8.5in. x 0.1in. The foreclosure rate in the United States has been rising rapidly since the middle of 2006. Losing a home to foreclosure can hurt homeowners in many ways; for example, homeowners who have been through a foreclosure may have difficulty finding a new place to live or obtaining a loan in the future. Furthermore, concentrated foreclosures can drag down nearby home prices, and large numbers of abandoned properties can negatively affect communities. Finally, the increase in foreclosures may destabilize the housing market, which could in turn negatively impact the economy as a whole. Because of the many negative consequences associated with rising foreclosure rates, there is a broad consensus that the government should explore efforts to prevent further increases in foreclosures and help more families preserve homeownership. Several federal, state, and local foreclosure prevention initiatives have been launched to date. These programs include the expired FHA Secure program and the Hope for Homeowners program, both of which allowed troubled borrowers to refinance their loans into new mortgages backed by the Federal Housing Administration (FHA); a loan modification program set up by...



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