



What's the Deal with Reverse Mortgages?

Shelley Giordano

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People entering, nearing, or in retirement are all wondering how they are going to make their retirement nest eggs last as long as they do. Studies show that the main fear that people have in retirement is running out of money. Add to that the reality that the rules for retirement have changed; government regulations have both helped and hindered those who are retiring. For many in the Boomer generation, it will be a challenge to make the money last without having to adhere to an unpleasant budget. To survive and thrive in retirement in the coming years requires new thinking and a clear understanding of the options open to retirees. One of these options is the Home Equity Conversion Mortgage, or what most people know as “reverse mortgages.” This advancement was signed into law by President Reagan in 1988 as a way to provide homeowners the opportunity to raise funds from their home equity while continuing to enjoy living in their homes. The concept of reverse mortgages has been misunderstood and misapplied by many since that time and finally a book has arrived that thoroughly explores this concept in a detailed, yet readable manner. In *What's the Deal with Reverse Mortgages?*, Shelley Giordano, an expert of reverse mortgages and member of the Longevity Task Force, a group of thought leaders in retirement portfolio theory, has written a book that discusses the significant improvements made by HUD/FHA to the Home Equity Conversion Mortgage (HECM.) Over the years, and most notably in 2015, HUD has improved consumer safeguards, and reduced acquisition costs for those wishing to use their housing wealth in a controlled and strategic pattern. Shelley has brought together thought leaders and experts to write a book that applies sound analysis to demonstrate that the prudent and conservative use of housing wealth, accessed via the modern HECM, can have a profound positive effect on our other assets and our ability to generate income for retirement. This book debunks the hoary old myths attached to reverse mortgages. It explains how the HECM has evolved to meet the needs of the Boomer generation. And most importantly, it explains how to evaluate your housing wealth in the early years of retirement, and why you should never wait and pray by deferring a reverse mortgage as a last resort. Reading this book will provide you with a full understanding of reverse mortgages to see beyond the current sales and advertising tactics related to the product allowing you to discuss the best options with your adviser, banker and family. It's the definitive book on reverse mortgages!

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David Dozier:

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