

## Section 8 Housing Choice Vouchers

1. Participants must enroll (or be enrolled) in the Moving to Work (MTW) program.
2. Participants pay 30-35% of their income for rent and utilities. The U.S. Department of Housing and Urban Development subsidizes the balance of the rent.
3. Households whose gross incomes do not exceed 80% of the area median income may qualify for this program.
4. Working families, elderly (62 or over) and the disabled receive preference.
5. Families participating in Delaware's Temporary Assistance for Needy Families Program, administered by the Department of Health and Social Services (DHSS), receive preference.
6. Applicants who reside in Kent or Sussex County have priority on the waiting list.

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## Tips for Tenants

1. **Bring your paperwork** when you meet the landlord: a completed rental application; written references from landlords, employers, and colleagues; and a copy of your credit report.
2. **Review the lease** before you sign on the dotted line.
3. **Get everything in writing.** Keep copies of any correspondence and follow up an oral agreement with a letter, setting out your understandings.
4. **Protect your privacy rights.** Next to disputes over rent or security deposits, one of the most common and emotion-filled misunderstandings arises over the tension between a landlord's right to enter a rental unit and a tenant's right to be left alone.
5. **Demand repairs.** Know your rights to live in a habitable rental unit -- and don't give them up. The vast majority of landlords are required to offer their tenants livable premises, including adequate weatherproofing; heat, water, and electricity; and clean, sanitary, and structurally safe premises.
6. **Talk to your landlord.** If there is a problem talk it over.

7. **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.
8. **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.
9. **Know the law.** Read the landlord tenant code.
10. **Deal with an eviction properly.** Know when to fight an eviction notice -- and when to move.

## **New Castle County's Section 8 Homeownership Program**

### **The family must meet all of the following:**

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. *Earned income means compensation from participation in a business, including wages, salary, tips, commissions and bonuses. Income from a pension is considered earned income. Exceptions apply for elderly or disabled families.* Potential home owner is currently and continuously employed on a fulltime basis for one year. *Full-time means not less than 30 hours per week average. Some exceptions apply to elderly and disabled families.*

**Eligible Units:** Must be located in New Castle County, outside the City of Wilmington and the City of Newark's limits. A few other reasonable conditions apply.

**Homeownership Counseling is required.** In addition, family must receive ongoing counseling for a period of three years after settlement.

**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.

**If during the first 15 years as a homeowner you lose your section 8 subsidy** (income has gone up and hence you receive no section 8 payments for 6 continuous months) you are responsible for the full mortgage payment. A down payment and settlement help loan is available and the loan is forgiven if you stay in your home for 5 years.

**Partner Banks** who work on this loan are Citizens Bank and Countrywide.  
**For more information or to apply please contact Rob Rizzo at 395-5625**

### **Housing built by nonprofits**

1. Affordable
2. Deep subsidy. In other words, you are buying at a discount!
3. Income limitations
4. May require you to live there for many years
5. Quality—because non profits do not want to lose their reputation

## Buying a condominium

1. You need to live there at least a couple of years to recoup closing costs, assuming the property will appreciate.
2. If you are not interested in the pool or sauna, your condo price and ongoing monthly association fees will still reflect their use.
3. Get a sense of prevailing prices.
4. Request a market analysis.
5. Find out if the building has a good reputation. Ask current residents how often repairs and maintenance are required, and how good the soundproofing is between units.
6. Check out parking, storage, security and other amenities.
7. Ask to see the minutes from a recent meeting of the home owners association (HOA). Find out what the hot issues are.
8. Ask how large the HOA's reserve funds are. The larger the reserve, the less a chance of an assessment or one-time payment to chip in for an unexpected expense.
9. Check the HOA's history of assessments to see how many have been made in the past 10 years and how large they have been.
10. Talk to other members and find out how restrictive your HOA is.
11. Budget in association dues, which are above and beyond your monthly mortgage payment.

## Buying a Manufactured Home

New mobile homes range from small, simple, single-section homes to large, multi-section units with fancy features such as a fireplace or a cathedral ceiling. In a nationwide survey of mobile-home owners conducted by Consumers Union, 6 out of every 10 people reported a major problem with their homes.

1. When calculating how much home you can afford, you need to factor in the cost of the land or land rental.
2. If you purchase land be sure to include costs to prepare it for your home: clearance and grade work, a well or septic system, electrical and water connections, driveways, porches, landscaping, and more.
3. If you place the home in a park, these costs may be bundled into "park packages," which pay for improvements such as driveways and carports for lots owned by the landlord. Don't forget to factor in likely rent increases when budgeting this option.
4. Charges to transport the home from the factory and install it at its final destination may be included in the price of the home.
5. New mobile-home owners also shoulder long term costs that need to be factored into your budget: insurance, utilities, taxes, maintenance and repairs. Despite warranties, surveys show new mobile-home owners can have significant out-of-pocket repair costs in the first years of ownership.
6. Compare the total cost of a manufactured home (not just the purchase price) to the cost of condos, houses, and apartments in your area.

7. Before you select a home, decide whether you want to rent or own your land, and find a lot. If you own the land and place the home on a permanent foundation, you enjoy better financing options, and your home is more likely to appreciate in value.
8. Investigate your financing options before you even get on the lot. Check out banks and credit unions as well as traditional manufactured housing lenders.
9. Remember to consider durability and reliability when choosing options in your price range.

### **Buying a foreclosed home**

1. Foreclosure means that because a home owner has become unable to pay the mortgage, the lender takes back the property.
2. Investigate the advantages. Foreclosed homes are often unloaded at significant discounts.
3. Search for foreclosure listings. Call lenders for real estate owned (REO) properties lists of foreclosures. Government agencies such as Fannie Mae and the Department of Housing and Urban Development also advertise foreclosed homes for sale. Check public records for other leads. Go to sheriff sales.
4. Tour the property and inspect it as closely as possible if allowed. Often Sheriff sales are as is sales.
5. Is the asking price for a foreclosed home really a bargain?
6. Check your credit report and correct any defaults or outdated information. Get prequalified for a mortgage.
7. Check to see if a foreclosed home has any liens on it, such as unpaid property taxes. Find out who is liable for those costs.
8. Have the home inspected if the seller allows. Some sellers include this as part of the sales agreement, but the buyer still pays for it.
9. Be prepared to deal with more paperwork with a foreclosure than you would with a conventional purchase.
10. Buying at a sheriff sale? You must file a claim for ejectment (only after the deed is transferred to you) in the Superior Court to evict the tenant.

## If you are a new homeowner

1. Seek housing counseling
2. Avoid lenders who ask you to falsify, pressure you, or ask that you sign blank forms.
3. What you should know about the mortgage you have.
  - a. Interest rate
  - b. Fixed or Adjustable
  - c. 30 year or 15 year or 40 year mortgage
  - d. Monthly payment includes principle, interest, taxes, and insurance
  - e. Prepayment penalty or a balloon payment
4. 5% down
5. 2 month escrow
6. Debt burden under 33%
7. Credit score above 723

## FmHA Loans

1. Adjusted annual income may not exceed 100 percent of an area's moderate-income-- income level is based on family size and location.
2. There is a maximum loan amount limit and the home must be in rural areas.
3. You can borrow up to 100% of the market value.
4. The applicant must prove creditworthiness, demonstrate adequate repayment ability (Debt ratio of 41 and 29), and have dependable income.
5. Must not already own a dwelling
6. Must be without sufficient resources to obtain necessary housing
7. Must be a U.S. citizen
8. Have legal capacity to obtain a loan and,
9. Personally occupy the home on a permanent basis.

## FHA Loans

1. The FHA guarantees that a lender won't have to write off a loan if the borrower defaults – the FHA will pay.
2. Almost anybody can get an FHA loan. There are no income limits.
3. There are limits on how much you can borrow.
4. To qualify you need debt to income ratios of 29/41.
5. You need decent credit.
6. You need a down payment as small as 3%.
7. Easier to use gifts for down payment and closing costs
8. No prepayment penalty (a big plus for subprime borrowers)
9. An FHA loan may be assumable
10. Possible leniency during financial hard times

11. Home buyers who use FHA loans pay an upfront mortgage insurance premium (MIP) of 1.5%. They also pay a small ongoing fee with each monthly payment.

## **Conventional first-time home-buyer mortgages**

1. Allow for a very low (or no) down payment
2. Rates are affordable
3. Fees are limited
4. Must be low or moderate income family
5. There may be a dollar limit on the home value
6. Home must be your primary residence
7. The underwriting is far more flexible.

## **Ten Ways to Avoid Foreclosure**

### **Before you buy the home**

1. Get the Knowledge:
  - a. Attend Homeownership workshops
  - b. Use the Web sites:
    - i. [www.ftc.gov](http://www.ftc.gov)
    - ii. [www.hud.gov](http://www.hud.gov)
    - iii. [www.state.de.us/attgen](http://www.state.de.us/attgen)
    - iv. [www.destatehousing.com](http://www.destatehousing.com)
    - v. [www.state.de.us/bank](http://www.state.de.us/bank)
  - c. Pick up brochures: A to Zs of Mortgage Lending
  - d. Watch: "Buried by Debt: The Dangers of Borrowing" (Philadelphia Fed)
2. Shop for a mortgage <http://www.hud.gov/utilities/intercept.cfm?/buying/booklet.pdf>
3. Get a Home inspection: [www.hud.gov](http://www.hud.gov)

### **After you buy home/ signs of trouble**

1. Foreclosure is a 9-10 month process, you have choices in first few months and then costs pile up as your case is transferred to an attorney and filed in Superior Court.
2. Speak Up and save your home:
  - a. Notify the servicer of your loan (loss mitigation) Explain your situation especially if it may take time to resolve. Discuss options such as forbearance agreements or loan modifications (defined in Mortgage Late brochure).
  - b. 1-888-995-HOPE, 24 hour hotline
  - c. Call housing counselors
  - d. [www.delawaremoneyschool.com](http://www.delawaremoneyschool.com)
  - e. First Saturday each month--Woodlawn Library, 10 AM to Noon.
3. [www.hud.gov](http://www.hud.gov) or [www.state.de.us/bank](http://www.state.de.us/bank)
  - a. Reinstatement, Forbearance, Repayment plan, or mortgage modification are choices you may have to keep your home.

- b. Sale, Pre-foreclosure sale, Assumption or deed-in-lieu
4. Ask housing counselors about Delaware Emergency Mortgage Assistance Program.
5. Be aware of scams:
  - a. Phantom help--help you never get
  - b. Promise to buy from you and rent property back to you until you are ready to repurchase.
  - c. Be careful. Never sign any papers you do not fully understand.
  - d. Get all promises in writing. Have your attorney review and facts.
6. Do not sign anything you do not understand. SIGNING OVER THE DEED DOES NOT NECESSARILY RELEASE YOU OF YOUR LOAN OBLIGATION.
7. Bankruptcy may be also be used to save your home from foreclosure.

### **Beware of foreclosure rescue scams**

1. **Phantom Help Scams:** The “rescuer” charges outrageous fees/promises much and fails to deliver.
2. **False Bailouts or Lease/buy back schemes:** The homeowner surrenders title to the house believing that he will be able to remain as a renter, and then repurchase the house later-- impossible due to the terms.
3. **Bait-And-Switch:** The homeowner believes he is getting a new loan to make the mortgage current, but is surrendering ownership of the house in exchange for a “rescue.”
4. **Typical Tactics Employed by “Rescue” Scammers**
  - a. “Rescuer” identifies distressed homeowner.
  - b. “Rescuer” contacts by phone, personal visit, card or flyer left at the door, or advertising.
  - c. Initial message: “Stop foreclosure with just one phone call,” “I’d like to \$ buy \$ your house,” “You have options,” “Do you need instant debt relief and CASH?”
  - d. This contact contains a “time is of the essence” theme.
  - e. Initial meetings stress the promise of a “fresh start” feature written or recorded “testimonials” from others the “rescue” scammer supposedly saved.
  - f. Frequently instructed to cease all contact with lawyers or the mortgage lender and let the “rescuer” handle all negotiations.

### **For those in trouble with mortgage payments**

1. Get Legal Advice.
2. Keep Current on Home Payments. If servicer is not accepting them, open and deposit in a separate “escrow” account.
3. Apply for Income Maintenance, Tax Abatement and Public Assistance Programs if you find any AND qualify for them.
4. Negotiate with the Mortgage Company or Servicer.

5. Refinance the Mortgage.
6. Consider Selling the House Before Foreclosure.
7. Consider Filing Bankruptcy.
8. Consider Deed in Lieu of Foreclosure.

### Workouts

1. Need some money to apply to the deficiency.
2. Document current financial situation to show you can afford monthly payments.
3. Write a **HARDSHIP LETTER** that explains why you fell behind.

**Reinstatement:** Pay the total amount that is past due including late fees and Attorney costs to get your Mortgage caught up immediately.

**Repayment Plan:** Repay part of the delinquency each month **AND** pay your regular monthly mortgage.

**Loan Modifications or Loan Restructuring:** If some how you got caught up, you would have no trouble with your regular mortgage payment, then;

1. Negotiate with your lender to fold any past-due amounts, including interest and escrow, into the unpaid principal balance.
2. Extend the time you have to repay the whole balance—30 years or 40 years?
3. See if lender will agree to a lower rate.

### HELPING HAND LOAN (from Commerce Bank)

1. Unsecured loan from \$1,000 to \$5,000
2. Real Estate Secured loan from \$1,000 to \$25,000
3. Credit score above 660
4. Designed for limited income families.

### DEMAP

1. Must receive housing counseling.
2. Must be a resident of Delaware.
3. Family Gross Income cannot exceed 115% of the state median income which is currently \$77,452.
4. Be 60 days or more delinquent in monthly mortgage payments at the time of the initial meeting with the housing counselor.
5. Must have the foreclosure notice when submitting application to DSHA.
6. Have held a good mortgage/credit history prior to the current delinquency.
7. Be suffering financial hardship beyond his/her control.
8. Demonstrate a reasonable prospect of being able to resume mortgage payments in the near future.
9. Currently have no more than two mortgages on the subject property.
10. Meet income eligibility requirements.
11. Interest rate is fixed @ 3% simple interest.

12. Maximum loan amount is \$15,000 for both loan types.
13. There are two types of loans:
  - a. Continuing Loan: pays delinquent balance and ongoing not to exceed 12 months or \$15,000.
  - b. Non-Continuing: pays only past due balance not to exceed 12 months or \$15,000.
14. May be recorded in 2nd or 3rd lien position.
15. Minimum monthly payment of \$40.00

**Partial Claim (for FHA Loans only) you may qualify if your loan is:**

1. At least 4 months but no more than 12 months delinquent
2. You are able to begin making full mortgage payments
3. You have resolved the hardship that caused you to fall behind
4. You may or may not be in Foreclosure
5. The mortgagor has the long-term financial stability to support the mortgage debt or make the payment
6. The home owner does not have the ability to repay the past due amount through a special forbearance or modification
7. The property is your primary residence
8. If you have filed for Bankruptcy you may still qualify for a partial claim, the Bankruptcy Court must give approval

**President Bush's Proposal for rate freeze:**

Program is voluntary. Rate freezes for five years if:

1. You can afford your mortgages today but could not at the higher rate.
2. Took out the subprime loan between January 2005 and July 31 of 2007 and
3. Rate is scheduled to rise between Jan. 1, 2008 and July 31, 2010
4. The ARM has an initial period of fixed rate of 36 months or less.
5. You are current on payments under the introductory rate.
6. The loan has been sold to investors in a securitized pool of mortgages
7. Your credit score is below 660 and the score has not risen by 10% since the loan was sold.
8. You live in the home which is mortgaged.
9. You face a payment hike of more than 10 percent
10. You must ask for help at 888-995-HOPE.

**FHA Secure**

To qualify for FHA Secure, eligible homeowners must meet the following five criteria:

1. A history of on-time mortgage payments before the borrower's teaser rates expired and loans reset;
2. Interest rates must have or will reset between June 2005 and December 2008;
3. Three percent cash or equity in the home;
4. A sustained history of employment; and

5. Sufficient income to make the mortgage payment.

**Refinance:** It will depend on your income, credit, the value of your home, the amount of your equity and your current financial position.

**Loan Forbearance:** In Forbearance, you can ask for a delay or reduced payments for a short period, with the understanding that another option will be used at the close of that time to bring your account to a current status.

**Pre-Foreclosure Sale:** If you are willing to sell your home or currently have your house on the market, some lenders might agree to put your foreclosure on hold while you attempt to sell.

**Short Sale:** A short sale is when a lender accepts a discount on a mortgage to avoid a possible foreclosure auction or bankruptcy.

#### **DEFICIENCY CLAIMS/Project Rightful Owner**

1. The original owner is entitled to any surplus of the sale proceeds, after the mortgage, interest and costs of foreclosure are paid.
2. However, if the sale proceeds do not pay off the existing mortgage on the property plus costs and the foreclosure lawsuit did not sue on both the mortgage and note, then the lender must file a separate lawsuit on the note to obtain a deficiency judgment.
3. A deficiency judgment is a final court ruling in favor of a creditor for the balance of the debt, interest and costs that are not paid off by the sale of the real estate.
4. If the court grants a deficiency judgment against you, then you would have an obligation to pay the amount of the judgment to the lender.

#### **Cancellation of Debt and the IRS**

1. If your mortgage debt was partly or entirely forgiven during 2007, use Form 982 (specifically lines 1e, 2 and 10b) and attach it to your 2007 federal income tax return.
2. Normally, debt forgiveness results in taxable income. But under the **Mortgage Forgiveness Debt Relief Act of 2007**, enacted Dec. 20, 2007, taxpayers may exclude debt forgiven on their principal residence if the balance of their loan was less than \$2 million. The limit is \$1 million for a married person filing a separate return.
3. The late-December enactment means that reporting procedures for this law change were not incorporated into tax-preparation software or IRS forms.
4. The new law applies to debt forgiven in 2007, 2008 or 2009.
5. Borrowers whose debt is reduced or eliminated receive a year-end statement (Form 1099-C) from their lender. For debt cancelled in 2007, the lender was required to provide this form to the borrower by Jan. 31, 2008. By law, this form must show the amount of debt forgiven and the fair market value of any property given up through foreclosure. **MAKE SURE YOU CHECK the Form 1099-C carefully.** Notify the lender immediately if any of the information shown is incorrect. Borrowers should pay particular attention to the amount of debt forgiven (Box 2) and the value listed for their home (Box 7).

**Deed-in-lieu of Foreclosure (Like a voluntary repossession):** Get something in return for your Deed-in-lieu—negotiate your way out of a deficiency judgment. Have an attorney review this contract.

**Chapter 13 Bankruptcy:** To qualify you must get credit counseling AND have a steady income. After filing, (automatically stops foreclosure) you propose a plan to repay the amount you fell behind on the mortgage. You also begin to pay your regular mortgage payments.

## The foreclosure process

- A mortgage is a lien against the property to secure an obligation to pay the note.
- The note is a written promise to pay a debt (the loan)—an IOU.
- When you fail to make required payments, your mortgage will be in default.
- Once you are in default, the lender can start foreclosure proceedings.

### RIGHT TO CURE A DEFAULT

- You can cure a default by paying the lender missed payments, plus fees and costs before acceleration of the mortgage.
- After acceleration of the mortgage, you may cure the default by paying the entire balance of all the principle, interest and costs due on the mortgage, but only if you do so before the Sheriff sells the property at the Sheriff's Sale.

Day 1	No penalties assessed at this time
Day 16-30	A late charge is assessed. Lender may make contact asking for an explanation.
Day 45-60	You may receive a "notice of default" or "notice of delinquency" telling you that your payment is late. You may be told to resolve the delinquency within 30 days. OR You may receive a "notice of acceleration" or a "demand letter" demanding that you pay the whole balance immediately. If you fail to pay the entire amount due, the lender has the right to foreclose on the mortgage.
Day 90-105	Loan referred to loss mitigation/foreclosure. An attorney or other firm is retained to handle foreclosure. The foreclosure process begins (takes up to 5 or 6 months until the sale is confirmed) by filing the law suit.

If the foreclosure is in Superior Court, within 10 days from filing the law suit, the Sheriff will serve you (certified mail) with a "writ of scire facias" at your residence. It contains:

1. Summons
2. Complaint
3. A certified copy of the mortgage
4. An Affidavit of Demand
5. A Fair Debt Collection Practices Act disclosure statement
6. A "notice to lien holders and tenants of filing of action."

The lender will also post this notice on the main door of your house.

You must answer the complaint within 20 days after you are served with the complaint. If you fail to answer within 20 days, or your answer does not meet other legal requirements, default judgment will be entered against you. Unless the default judgment is vacated or reopened, you will automatically lose your home.

After you answer the complaint and affidavits, the court will send you a Case Scheduling Order. YOU MUST APPEAR IN COURT ON THE dates scheduled and meet other deadlines listed on the Case Scheduling Order.

### **LOSE THE COURT CASE/DEFAULT JUDGMENT ENTERED**

The sheriff will issue “notice of sale” and sell your house at a public sale. Notice of sale is delivered to you at least 10 days before the date of the sale. Advertisements are posted in local newspapers for 2 weeks before the sale. The sheriff will sell your house at a public sale at the county courthouse.

### **REDEMPTION**

1. Exercise the right of redemption before the confirmation of the foreclosure sale.
2. Redemption means that you pay off the entire balance owed on the loan plus the lender's foreclosure fees and costs.
3. In general there is no right to redeem after the confirmation of the Sheriff's Sale.
4. The owner may redeem within 60 days after the confirmation of Sheriff's Sale if the property was sold to collect delinquent county taxes.

### **CONFIRMATION HEARING**

A confirmation hearing is scheduled about 30 days after the Sheriff's Sale. If there are no objections to the confirmation of the sale, then the sheriff delivers a deed to the new owner who bought your house at the Sheriff's Sale.

### **EVICITION**

1. Prepare to move out.
2. If you stay, the lender can evict you by requesting a writ of possession from the Superior Court. The writ is served by the Sheriff.
3. A buyer (other than lender) must file a claim for ejectment (only after the deed is transferred to the buyer) in the Superior Court to evict you.

## Reverse Mortgages—Rising Debt, Falling Equity

**BEWARE:** Buried in the contract block print there could be a house-devouring provision—the lender receives the right to 100% of all equity appreciation on the house from the day of settlement to the date of final sale or move out. Mobile homes that sit on rented lots do not qualify for Reverse Mortgages (nor the DEMAP program) or for DEMAP program. Reverse mortgages are loans secured by the home that do not need to be repaid until the borrower dies, sells the home or moves out permanently.

1. You (both borrowers) must be at least 62 years old, must live in your home—your primary residence, and pay off any existing mortgages on the property.
2. You remain responsible for taxes, maintenance and insurance. Look for property tax abatements—contact the County
3. Must receive counseling for a government insured HECM loan.
4. Your income and credit rating won't affect eligibility. How much money you get depends on the value of your home, lender limits, your age, current and future interest rates, and the fees collected by the lender and intermediaries.
  - a. Based on a loan at 9% interest rate a 65-year-old could borrow up to 26 percent of the home's value, a 75-year-old could borrow up to 39 percent of the home's value, and an 85-year-old could borrow up to 56 percent of the home's value.
5. You get money in exchange for a mortgage against your house. The cash you get from a reverse mortgage can be paid to you in several ways: All at once, regular monthly cash advance, a "credit line" account, or a combination of these payment methods.
6. You keep the title. Lender cannot seek repayment by claiming against your other assets.
7. **Reverse mortgages are high-cost loans.** Origination fees and insurance premiums typically eat up \$25,000 or more of the total proceeds on a \$250,000 house. Interest charges, which pile up over the life of the loan, get added on top of that.
8. Those fees, interest charges, and insurance premiums won't come due until you die or your house is sold, your debt continues to grow.
9. Reverse mortgage could take a big bite out of the money you collect when you sell your house or out of any estate you leave behind to your heirs.
10. You don't get all the equity in your home. How much? Depends upon the value of the home, interest rates, age of the younger borrower, etc.
11. Lenders recover the principle, plus interest when the home is sold or the estate settles the debt. If there is any equity, it goes to the estate. If there is no equity, the estate does not have to pay the difference.
12. Payments from a reverse mortgage could affect your eligibility for assistance from some government programs. Be sure to check with the provider of any benefits which you are collecting or for which you may be eligible in the future, including Supplemental Social Security Income, Medicaid, and food stamps.