

The Division of Senior Services is a HUD-Approved Housing Counseling Agency, with a focus on reverse mortgage counseling for seniors age 62 and over. We help seniors determine if a reverse mortgage is right for them. Reverse mortgages allow homeowners to convert equity in their homes into income that can be used to pay for home improvements, medical costs, living expenses, or other expenses. The equity that the homeowner builds up over years of making mortgage payments can be paid to the homeowner. Counselors cover a number of required topics including eligibility, loan amounts and loan limits, and future repayments.

https://www.youtube.com/watch?v=QxGWbm_NdYA&t=1s

Bergen County Division of Senior Services ADRC

Reverse Mortgage Housing Counseling

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