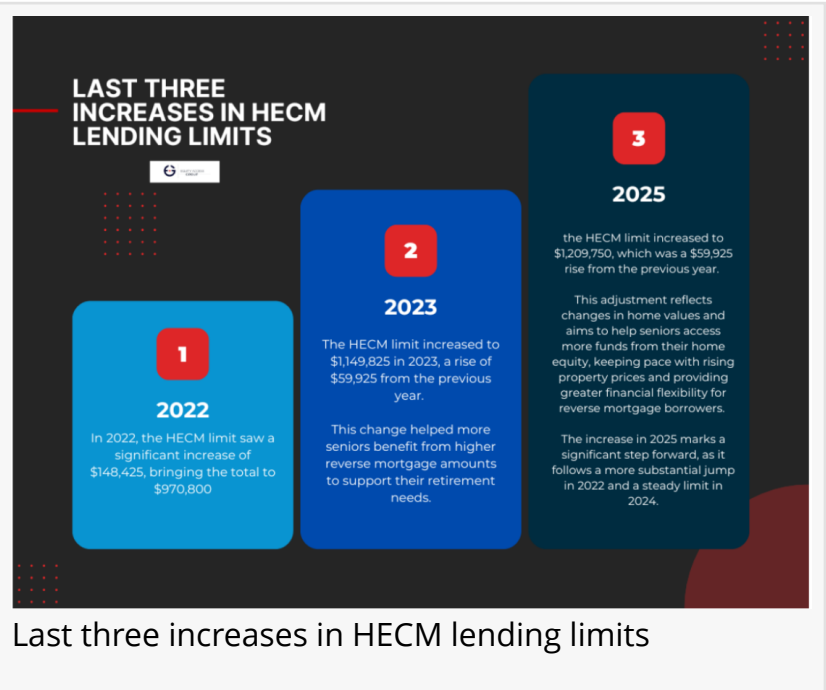


# Equity Access Group Embraces New \$1.2M HECM Lending Limit, Reinforces Commitment to Jumbo Reverse Mortgage Solutions

*Equity Access Group backs the new \$1.2M HECM limit, boosting seniors' access to home equity and expanding jumbo reverse mortgage options.*

CA, UNITED STATES, May 8, 2025

/EINPresswire.com/ -- In the past ten years, reverse mortgages have been a popular choice for homeowners. These loans allow individuals to access their home equity for retirement. With rising house values, particularly in locations with strong demand, reverse mortgages have become a valuable financial planning tool.



[Equity Access Group \(EAG\)](#), a top

reverse mortgage provider, supports the FHA's new HECM lending limit of \$1,209,750. This increase is an important step for the reverse mortgage industry. It gives homeowners more access to their home equity.

## A Milestone in Reverse Mortgage Lending

The FHA's decision to raise the [HECM lending limit to \\$1,209,750](#) reflects the ongoing appreciation in home values across the nation. With home prices going up, it became clear that homeowners should be able to borrow more money against their home. This is especially important for people who are 62 years old and older, the typical age for reverse mortgages.

The new rule allows these homeowners to access more of their home's equity, which means they can use the money for things like paying bills, medical costs, or living expenses, making it easier for seniors to stay financially stable and live more comfortably during retirement.

"The new HECM lending limit shows that retirees today need more options," said a spokesperson

for Equity Access Group. “At EAG, we’re proud to provide solutions that help our clients make the best choices for their financial futures.”

## Jumbo Reverse Mortgages: A Better Fit for Expensive Homes

While the new HECM limit helps many homeowners, those with homes worth more than \$1.2 million might find that a jumbo reverse mortgage is a better choice. Jumbo reverse mortgages are for homes valued over \$1.2 million. These loans allow homeowners to borrow more money, up to \$4 million, than they could with a regular reverse mortgage.

Jumbo reverse mortgages do not require FHA insurance, which is needed for regular HECMs. This means lower upfront costs for homeowners. Also, they give customers better options for properties they can choose from. They do not need counseling approved by HUD; yet, EAG offers thorough advice to help clients make wise choices.

## Why Choose Jumbo Reverse Mortgages in 2025?

For homeowners aged 55 and older with valuable properties, jumbo reverse mortgages offer a flexible solution to access home equity, providing additional opportunities for retirement planning.

Unlike traditional reverse mortgages, [jumbo loans are privately funded](#). This means faster approval times and more customized solutions. EAG makes the process easy with expert help from the first consultation through closing.

A recent report shows that almost 40% of borrowers in upscale markets now choose jumbo reverse mortgages. EAG is ready to lead this trend. With one-on-one guidance and helpful resources, EAG gives seniors the tools they need to make smart retirement choices and stay informed about changes in the industry.

## About Equity Access Group

Equity Access Group is a top provider of reverse mortgage solutions, offering both standard HECMs and jumbo reverse mortgages. EAG is committed to personalized service and financial education, helping seniors get the most from their home equity for a more secure retirement.

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