

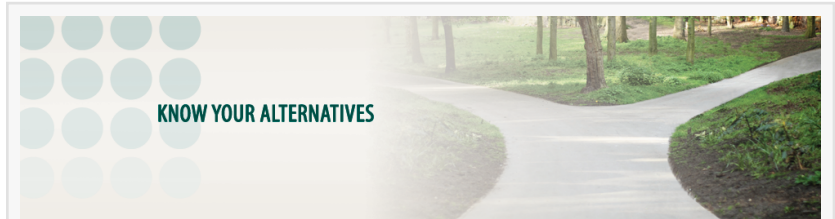
# 2025 Outlook: Reverse Mortgage Experts Warn of Growing Retirement Challenges for Seniors

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As America's aging population faces increasing economic uncertainty, senior homeowners are grappling with shifting financial realities that impact how they live—and how they retire.

According to Paul E. Scheper, CRMP

and nationally recognized reverse mortgage expert since 2003, four major trends are emerging in 2025 that directly affect homeowners age 55 and older.



Know Your Alternatives

“

Dorothy in The Wizard of Oz had it right—there's no place like home. ”

*Paul Scheper*

“Roughly 80% of baby boomers own their homes, with an average equity of around \$300,000,” says Scheper.

“Historically, homeownership has provided financial stability in retirement. But today, several powerful trends are putting that security to the test.”

## 1. Rising Property Taxes

“First, property taxes are climbing rapidly,” notes Scheper. “For many homeowners, the tax bill now rivals their old mortgage payment. On a fixed income, that's a serious burden.”

## 2. Downsizing Isn't What It Used to Be

“Second, downsizing isn't the obvious solution it once was,” Scheper continues. “People are finding that higher taxes, insurance premiums, and HOA fees on smaller homes can eliminate any financial gain from selling. Many are opting to age in place instead. What once felt like 'right sizing' often ends up feeling like 'wrong sizing.'”

## 3. Escalating HOA Costs and Fines

“Third, HOA costs are rising fast—primarily due to spiking insurance premiums,” says Josh Wilson, a Certified Reverse Mortgage Professional (CRMP) since 2017. “Older homeowners are facing higher dues, unexpected fines, and strict enforcement that can be difficult to navigate.”

#### 4. Generational Shifts in Home Preferences

"Fourth, younger buyers—particularly millennials—are less interested in the large, suburban homes that many boomers are selling," adds Scheper. "This generational mismatch is leading to longer sales timelines and lower offers."

#### Reverse Mortgages: A Practical Solution for Aging in Place

"With these trends converging, more seniors are choosing to age in place," explains Sarah Scheper of Loangevity Mortgage. "Reverse mortgages are increasingly being used to cover property taxes, insurance, and even home upgrades—while also improving monthly cash flow. It's about making your home equity work for you."

Scheper adds, "Dorothy in The Wizard of Oz had it right—there's no place like home. Seniors who address these four trends early on have a better chance to stay put and enjoy retirement on their own terms."

As one of fewer than 200 Certified Reverse Mortgage Professionals (CRMPs) in the nation, Paul Scheper remains committed to educating

seniors and their families on safe, strategic use of home equity. "A reverse mortgage should always be the right loan, for the right person, for the right reason, at the right time," he says.

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