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Nota di contenuto	Intro -- REVERSE MORTGAGES -- REVERSE MORTGAGES -- CONTENTS -- PREFACE -- REVERSE MORTGAGES: POLISHING NOT TARNISHING THE GOLDEN YEARS, HEARING BEFORE THE SPECIAL COMMITTEE ON AGING -- SENATOR HERB KOHL, CHAIRMAN -- OPENING STATEMENT OF SENATOR GORDON SMITH, RANKING MEMBER -- OPENING STATEMENT OF SENATOR CLAIRE MCCASKILL -- OPENING STATEMENT OF SENATOR MEL MARTINEZ -- OPENING STATEMENT OF SENATOR KEN SALAZAR -- STATEMENT OF MARGARET BURNS, DIRECTOR, FHA SINGLE FAMILY PROGRAM DEVELOPMENT, US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, WASHINGTON, DC -- OPENING STATEMENT OF SENATOR THOMAS CARPER -- STATEMENT OF PRESCOTT COLE, SENIOR STAFF ATTORNEY, CALIFORNIA ADVOCATES FOR NURSING HOME REFORM, ON BEHALF OF COALITION TO END ELDER FINANCIAL ABUSE, SAN FRANCISCO, CA -- STATEMENT OF CAROL ANTHONY, DAUGHTER OF A RECIPIENT OF A REVERSE MORTGAGE TIED TO AN ANNUITY, KING CITY, CA -- ADVISOR, AARP PUBLIC POLICY INSTITUTE, BILLINGS, MT -- STATEMENT OF GEORGE LOPEZ, VICE PRESIDENT, JAMES B. NUTTER AND COMPANY, KANSAS CITY, MO -- REVERSE MORTGAGES: BACKGROUND AND ISSUES -- SUMMARY -- INTRODUCTION -- THE EVOLUTION OF REVERSE MORTGAGES -- Sale-Leaseback Transactions -- Reverse Annuity Mortgage -- Reverse Mortgage -- CURRENT REVERSE MORTGAGE PLANS -- The Home Equity Conversion Mortgage Program

(HECM) -- The Home Keeper Mortgage -- The Cash Account Plan -- Senior Equity Reverse Mortgage -- CHOOSING AMONG THE PLANS -- USING REVERSE MORTGAGES FOR LONG-TERM CARE -- Funding Long-Term Care Directly -- Funding Long-Term Care Insurance -- ISSUES FOR THE ELDERLY -- Downsizing -- Selling and Renting -- Finding Tenants -- Reverse Mortgage -- ISSUES FOR CONGRESS -- Potential Federal Liability -- HECM Loan Limit -- Long-Term Care Insurance -- Number of HECM Loans -- Aging in Place -- REFERENCES -- ENDNOTES -- INDEX.
