

	Age	Interest rate	Income limitation	Asset limitation	Property value limitation	Years ownership limitation	Equity Req	Delinquent taxes included	Reverse Mortgage & Home equity liens allowed?	Insurance Required	Recertification
California	62	5%	\$52,574	None	None	None	40%	No	Not allowed	Yes	Annual
Washington	60	5%	*\$45,450-\$88,998	None	None	None	20%	OK	Subject to equity limit	Yes*	Annual
Idaho	65	Varies 6% in 2025	**\$60,170	None	None	None	Liens 5+ yrs old	?	Not allowed	Yes	Annual
Arizona	70	*Varies	\$10,000	None	\$150,000	6 in home and 10 in AZ	10%	No	Subject to equity limit		Annual
Colorado	65	Varies 4.51% in 2025	None	None	None	None	25%	No	No Reverse	No	Annual
Oregon	62	6%	\$60,000	\$500,000	*\$287,000-\$1,400,000	5 years	None	No	Not allowed	Yes	Every 2-3 years

