



National Council on Aging

251 18th Street South
Arlington VA 22202

<http://www.ncoa.org>

Phone: 571-527-3900

Phone Extension: N/A

Area(s) Served:

Nationwide

Contracted Provider: Not Applicable

Description:

The National Council on Aging (NCOA) is a nonprofit service and advocacy organization headquartered in Washington, DC. NCOA is a national voice for older Americans and the community organizations that serve them. NCOA brings together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults.

NCOA works with thousands of organizations across the country to help seniors find jobs (employment) and benefits, improve their health, live independently, and remain active in their communities.

Reverse Mortgage Counseling

NCOA's [Reverse Mortgage Counseling Services Network](#) is one of seven national counseling groups approved by the U.S. Department of Housing & Urban Development.

A reverse mortgage allows homeowners aged 62+ to convert a portion of their home equity into cash while they continue to live at home for as long as they want.

NCOA counselors are exam-qualified aging services professionals who can help you:

- **Evaluate the pros and cons** of a reverse mortgage for your situation.
- **Apply for public and private benefits** that can help you pay for needs like home energy, meals, and medications.
- **Find services in your community** that can help you stay independent longer.

There is no fee unless you choose to apply for a reverse mortgage. NCOA also waives the \$135 counseling fee for older adults who:

- Are facing financial challenges such as foreclosure.
- Have modest incomes under \$20,000 for single homeowners and under \$30,000 for couples.

To schedule a counseling session, call toll-free (800) 510-0301.