

Reverse and Retirement Mortgage Options for Idaho Homeowners

A friendly, education-first guide to Idaho's programs, property tax benefits, and possibilities



Angella Conrard, CRMP
Retirement Mortgage Professional | NMLS #139966 | (949) 439-7030

Welcome, Idaho Homeowners



Your Idaho home may be one of your greatest retirement resources. From Boise, Meridian, and the Treasure Valley to Coeur d'Alene, Idaho Falls, Twin Falls, Pocatello, and the mountain towns, many homeowners have built substantial equity over the years.

Idaho is also a wonderful place to retire, with generous property tax benefits for homeowners and room to live the life you love, whether that's in town, on acreage, or near the lake. This guide walks you through what makes Idaho unique, so you can decide with confidence whether a reverse or retirement mortgage fits your plans.

Inside this guide

- How Idaho's property tax programs work alongside a reverse mortgage
- Who qualifies, including rural homes, acreage, and manufactured homes
- Program options for every home value, including buying a new home
- Smart ways Idaho homeowners use their equity
- What happens down the road for you and your family

A Note from Angella



Hello, and thank you for downloading this guide!

I've spent over two decades helping homeowners understand reverse and retirement mortgages, and I'm licensed to serve homeowners throughout Idaho. Idaho homes come in every shape, from a condo in downtown Boise to a farmhouse on acreage or a cabin near the lake, and I love helping homeowners here see what's possible with the equity they've built.

My approach is simple: education first. I want you to have every piece of information you need to make a fully informed decision, whether that decision is yes, not yet, or no thank you. There's never any pressure, just clear answers and friendly follow-up.

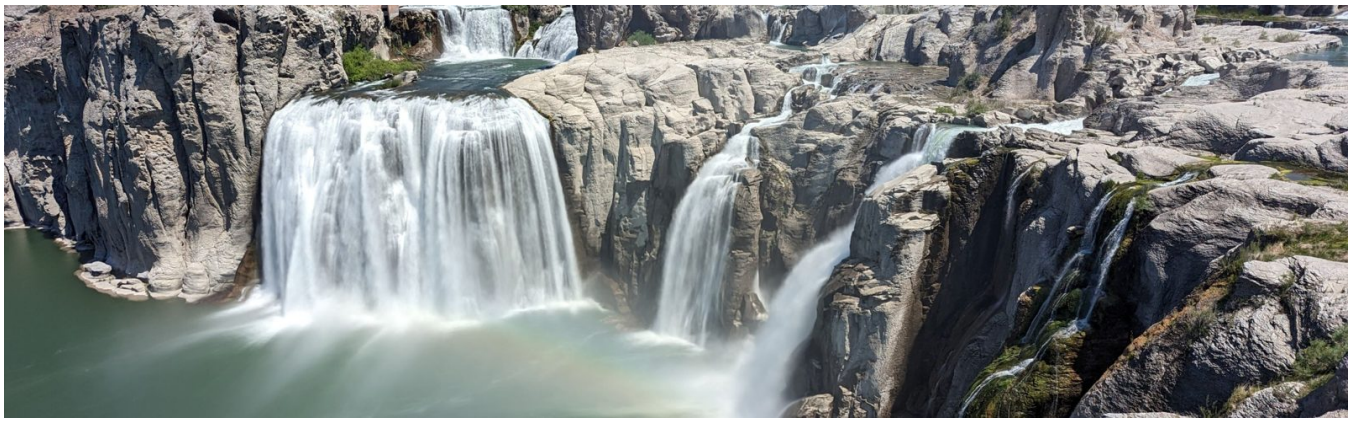
I'd love to be your resource as you explore. Read through this guide, jot down your questions, and reach out whenever you're ready.

With gratitude,



Angella Conrard, CRMP
Retirement Mortgage Professional | NMLS #139966

What Makes Idaho Unique



Idaho offers homeowners a lot to love in retirement, and a few state details are worth knowing as you explore your options. Here's what that means for you.

1. A homeowner's exemption that stays with you. Idaho exempts 50% of the value of your home and up to one acre of land from property tax, up to $125,000. Once approved, the exemption lasts as long as you own the home and live in it as your primary residence. Because you keep title with a reverse mortgage, you continue to own and live in your home just as before.

2. Every kind of Idaho home has a path. Single-family homes, manufactured homes, homes on acreage, and rural properties with wells and septic systems can all qualify when they meet program guidelines. If your property is a little unusual, let's look at it together before you assume anything.

3. Room for higher home values. In places like Eagle, Sun Valley, Ketchum, McCall, Sandpoint, and the Coeur d'Alene lakefront, many homes are valued above the HECM limit. Jumbo reverse mortgages are designed for exactly these homes, so you can access more of the equity you've built.

4. Spouses are part of the plan. Idaho is a community property state, so we'll look at how your home is titled and include your spouse in the conversation from the start. A spouse under 62 can be included as an eligible non-borrowing spouse on a HECM.

5. Independent counseling from home. Every HECM borrower meets with an independent, HUD-approved counselor before applying. Idaho homeowners can complete this session by phone or video, so there's no need to travel, even from rural areas.

Idaho's Property Tax Programs: Good to Know

Property Tax Reduction ("Circuit Breaker"). Homeowners who are 65 or older, widowed, disabled, blind, or meet other qualifications can reduce property taxes by $250 to $1,500 a year on their home and up to one acre. For 2026, total 2025 income after medical expenses must be $39,130 or less. Apply with your county assessor between January 1 and April 15 each year.

Property Tax Deferral Program. Idaho also lets qualifying homeowners postpone property taxes and repay them later, with interest. For 2026, 2025 income must be $61,674 or less. Here's the key point: homes with a reverse mortgage or a home equity line of credit aren't eligible for deferral.

What this means for you

If you're in the deferral program today, or thinking about it, let's talk before you decide anything. A reverse mortgage can pay off a deferral balance and any existing mortgage at closing, and leave you with a line of credit for the future. Sometimes that's the stronger fit; sometimes deferral is. Together we can compare both paths side by side, so you see each one clearly.

Who Qualifies

Most Idaho homeowners are closer to qualifying than they think. If something on this list raises a question, that's simply a starting point for us to explore together.

Requirement	What it means
Age	HECM: youngest borrower 62 or older. A spouse under 62 can be included as an eligible non-borrowing spouse. Some jumbo programs in Idaho begin at age 55.
Your home	Your primary residence: single-family homes, 2–4 unit homes you live in, HUD-approved condos, and manufactured homes that meet HUD guidelines. Rural homes on acreage with well and septic systems can qualify too.
Equity	Enough equity to pay off any existing mortgage at closing, or a plan to bring the difference
Financial review	A friendly look at income and credit to confirm you can keep up with taxes and insurance
Counseling	One session with an independent, HUD-approved counselor (HECM), by phone or video
Ongoing	Live in the home, keep it maintained, and stay current on property taxes, homeowners insurance, and any HOA dues

Already have a mortgage? That's very common. A reverse mortgage can pay it off, so you no longer have a required monthly mortgage payment. You can still make payments if you choose to.

Program Options for Every Home Value

Idaho home values range widely, from Pocatello, Twin Falls, and the small towns of eastern Idaho to the Boise foothills, Eagle, and resort communities like Sun Valley and McCall. There's a program designed for each.

HECM (FHA-Insured Reverse Mortgage)

The most widely used option, insured by the Federal Housing Administration. For 2026, the HECM limit is $1,249,125 statewide. Choose how you receive funds:

- **Cash lump sum** at closing
- **Line of credit** that grows over time on the unused portion
- **Term or tenure advances** on a set schedule
- **A combination** of these

Jumbo (Proprietary) Reverse Mortgage

For homes valued above the HECM limit, common in Eagle, the Wood River Valley, McCall, and North Idaho's lake communities, jumbo programs can provide access to more of your equity. Some programs start at age 55, some offer no mortgage insurance premium, and some work with condos that aren't HUD-approved, including many resort-area condos.

HECM for Purchase

Ready to right-size, move closer to family, or trade stairs and snow shoveling for a single-level home? HECM for Purchase lets you buy your next Idaho home with a reverse mortgage, combining a down payment with loan proceeds in one transaction, with no required monthly mortgage payment afterward. It's a popular choice for retirees relocating to Idaho to be near children and grandchildren.

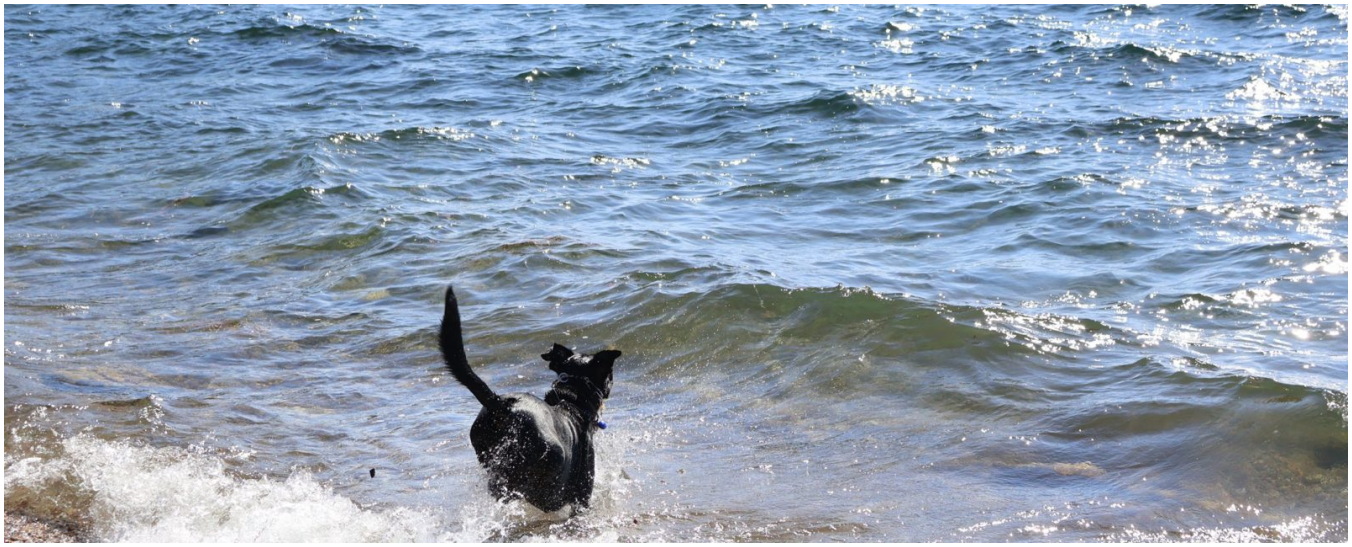
Other Retirement Programs I Offer

Program	Who it may fit
HELOC for Seniors	Homeowners who want flexible access to equity, designed with retirees in mind
Hybrid retirement mortgage	Those who prefer a reduced fixed payment while still accessing equity
Second-position reverse mortgage	Homeowners who want to keep a low-rate first mortgage in place
Partial interest payment option	Borrowers who want to slow balance growth by paying some interest

HECM vs. Jumbo at a Glance

	HECM	Jumbo
Minimum age	62	55 with some programs
Lending limit	$1,249,125 (2026)	Up to several million with some programs
Mortgage insurance	Yes, FHA	Typically none
Counseling	Required	Required
Line of credit growth	Yes	Varies by program
Non-recourse	Yes	Yes

Smart Ways Idaho Homeowners Use Their Equity



Every plan is personal. Here are some of the ways Idaho homeowners put their equity to work:

- **Eliminate a monthly mortgage payment** and free up cash flow without lifestyle sacrifice
- **Age in place comfortably** with a stair lift, walk-in shower, or a single-level remodel
- **Get ready for Idaho winters** with a new roof built for snow loads, an efficient furnace, or help with snow removal
- **Protect your home from wildfire** with defensible-space landscaping and fire-resistant upgrades
- **Care for your acreage** with well, septic, fencing, or outbuilding repairs
- **Create a buffer asset** to draw on during down markets, so retirement savings have time to recover
- **Delay Social Security** to lock in a larger lifetime benefit
- **Cover in-home care** and stay in the community you love
- **Keep a growing line of credit** on standby for whatever life brings
- **Help family** with education, a first home, or simply time together

Working with a financial advisor? I'm happy to collaborate with your CFP, CPA, or estate attorney so your home equity fits smoothly into your broader plan.

What Happens Down the Road

Knowing how the story ends brings real peace of mind, for you and your family.

You keep the title. Your home stays in your name, just as it is today.

The loan becomes due when the last borrower sells, moves out permanently, or passes away, or if loan obligations aren't met.

Your heirs have options. They can sell the home and keep any remaining equity, keep the home by paying off the loan or refinancing, or simply hand over the keys.

Non-recourse protection. HECM and jumbo reverse mortgages are both non-recourse. The home alone secures the loan, so neither you nor your heirs will ever owe more than the home is worth, and no other assets are required to repay it. On a HECM, heirs can keep the home for 95% of its appraised value or the loan balance, whichever is less.

Spouses can be protected. An eligible non-borrowing spouse may remain in the home after the borrowing spouse passes, as long as program requirements are met.

A tip for families: I welcome adult children to join our conversations. When everyone understands the plan, decisions feel easier and more confident.

Your Next Step



Curious what your Idaho home could do for your retirement? Let's find out together, with no cost and no obligation.

1. Schedule a relaxed conversation. We'll talk about your goals and answer every question.

2. Get your personalized estimate. I'll run the numbers for your home and age, including both HECM and jumbo options when they apply.

3. Take your time. Review everything with family or your advisor. I'll follow up when it suits you.



Angella Conrard, CRMP
Retirement Mortgage Professional | NMLS #139966
C2 Reverse Mortgage, a division of C2 Financial Corporation | NMLS #135622

Phone: (949) 439-7030
Email: angella@angellaconrard.com
Web: www.angellaconrard.com
Book a time: calendly.com/reverse-mortgages

Important disclosures

This guide is for general information only and is not a loan commitment, financial advice or legal advice. Reverse mortgage eligibility, terms and costs depend on your individual circumstances, the lender, and FHA guidelines in effect at the time you apply. A reverse mortgage is a loan that must be repaid, typically when the last borrower permanently leaves the home. You remain responsible for property taxes, insurance and maintenance.

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Angella's Office: 237 S. La Esperanza, San Clemente, CA 92672. AZ: LO-1041735; CA BRE: 01422602; CO: 100522498; FL: LO82861; HI: 139966; ID: MLO-2080139966; MI# 139966; NM: 2130474; OR: 139966; PA: 118815; TX: 139966; WA: MLO 139966; NMLS # 139966.

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Important Disclosures

Idaho Notes

- Property tax program figures are for the 2026 program year and change annually. Property Tax Reduction: 2025 income after medical expenses of $39,130 or less; benefit of $250 to $1,500. Property Tax Deferral: 2025 income of $61,674 or less; deferred taxes and interest become a lien on the property.
- Homes with a reverse mortgage or home equity line of credit are not eligible for Idaho's Property Tax Deferral Program.
- The homeowner's exemption continues while the owner occupies the home as a primary residence; contact your county assessor with questions about your exemption.
- C2 Financial Corporation is licensed by the Idaho Department of Finance, Broker License #MBL-9475. Angella Conrard, Idaho MLO-2080139966.

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Sources

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- Idaho State Tax Commission: Property Tax Reduction Program (2026)
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EQUAL HOUSING LENDER