Christy Turner: You're listening to The Alzheimer's Podcast with Christy Turner of Dementia Sherpa, where we're all about bringing the Good Stuff--that's respect, kindness, love, empathy, and compassion--for people living with dementia, their families, and the professionals who support them.

Christy Turner: Hello and welcome! I'm Christy Turner, AKA the Dementia Sherpa. I've enjoyed the privilege of working with over 1,500 people living with dementia and their families so far, including multiple experiences in my own family. In the course of my career, I've transformed from total train wreck on my first day as a professional to local, go-to expert, speaker, trainer and consultant. And if I can go from scared spitless to confident care partner, I promise you can too!

Christy Turner: If you're like most people, the idea of sitting down for an appointment with an elder law attorney, financial planner, insurance salesman or loan officer falls into that category of things you know you probably should do but are so icky sounding that you'd rather scrub bathroom tile with a toothbrush. But if you're wondering how you're going to pay for the carrier person needs down the road, this episode is definitely worth a listen. Guest Rachel Hemmingson breaks down the nuts and bolts of the home equity conversion loan, formerly known as reverse mortgage, without boring the pants off you (at least, not past the first four minutes or so). In this episode of Navigating Rough Terrain with the Dementia Sherpa, Rachel explains in plain English who qualifies and how the money can be used, we share four real life stories, and give you tips on how to find a reputable professional who can help you explore your options. Plus, I go down a little rabbit trail on hearing aids. Don't remember why, but it was still good information. So stay tuned for episode 89 of The Alzheimer's Podcast.

Christy Turner: Well, I am very excited today to have on the show Rachel Hemmingson, who helps people figure out how they can age in place. And it might not be what you're thinking. You may be thinking, Oh, is she like a geriatric care manager or something like that? And that's not what she does at all. So I'm going to kick it over to Rachel so she can explain exactly what it is she does that helps people figure out how to age in place.

Rachel H: Thank you so much, Christy. I really appreciate it. There are a lot of problems that come around with any kind of an issue that is disabling. And one of the things that people run into is that Medicare may not cover a lot of costs. So here we are at a time in our country when many people are worried about outliving their funds, out living any kind of retirement they have or they simply don't have retirement funds. So I have the privilege of being a solution in some situations to help people access funds. So again, my name is Rachel Hemmingson. I work in home financing, that's my profession. And I actually work for a division called Equity Access and I'm part of a really nice, friendly mortgage company out of Kalispell, Montana. And I have to say this: that my NMLS number is 1502324 and I'm licensed in the state of Oregon. And what I'm able to do is sometimes help homeowners access some of their equity as a source of funds to pay for needed costs and to keep them from having to draw on their portfolio and add to that fear of outliving their money.

Christy Turner: Okay, so let me, let me jump in there because there's probably somebody who is driving going, "Do I need to write down this information?" No, you don't. Rachel's going to provide all of it to us and then we'll get it in the show notes for you. Secondly, and probably more broadly, there's probably somebody listening going, "Hey, wait a minute, is this like that reverse mortgage thing? Is that a scam?" So I would never ever have anybody on the show that I would not trust with my own family. So that's number one. And I do trust Rachel and I, she has worked with clients that I've referred her to. So that's number one and number two, Rachel is going to tell us the truth about all of these questions. What's the dealio with reverse mortgage, Rachel?

Rachel H: Well, I really appreciate you creating that context. And I also really appreciate your trust. And you know, I can say this and nobody knows me in this situation except you. But boy, I would not be in this industry if I didn't trust it. That's for sure. So the dealio is that home equity conversion mortgages--and that is the FHA-insured mortgage has been around since the 60s--but it has been under federal regulation and part of a government program for 40 years now in 1989 and it's been refined and worked on. And of course the regulatory changes that impacted all lenders, several years ago, thankfully put huge supervision and regulation and consumer protections into these loans like every other loan. So these are what's called reverse mortgage, but really it's a home equity conversion mortgage. And what it is, is simply the mortgage that creates kind of a portal into the value of somebody's house.

Rachel H: So you know, your house is shelter, it's your home; it also represents a pile of money. But the only way you can access that is through certain mortgages or through selling your house. And then you have the money but you don't have the house. So this particular mortgage has the really cool feature that when you access that money in your house, you don't have to make payments on it. It's not free money, it has to be repaid. You can refinance it later, sell the house and pay it, or you can stay in the house for the next million years until you pass away or move out permanently. And when the house is sold, terms of this mortgage are such, that generally speaking, that's when the lender gets repaid. And they only get paid 95% of the appraised value when the house sells, whatever that is.

Rachel H: And if there's any equity leftover, it goes to the home owner or their heirs, just like any other mortgage. So it's really something people have been very frightened of because of past transgressions, because of not understanding it, because of a lot of urban myths. But it's just an FHA-insured mortgage with different terms than most mortgages. So when you use the money, you don't suddenly have payments. You aren't, you know, if you're already struggling to pay for medicine, to pay for home care, to pay for whatever's happening in your life, the last thing you need is more payments. So it is a great program when people qualify for it and when the house qualifies for it.

Christy Turner: Okay. So what type of person does qualify for this?

Rachel H: Well, the first part is you need to be the youngest borrower in the house. For instance, if there's a couple, needs to be 62 years or better in age. So that's the first thing.

Christy Turner: Okay.

Rachel H: You know, with any mortgage, we need to do--well, this didn't used to be true about this mortgage--but for any mortgage now there is a financial assessment because where people got into trouble with these mortgages in the past is there was no financial assessment. And so if they could, you know, basically fog a glass and they were 62, they could get access to a large percentage of their money. And then when that money was gone, you know, suddenly they were in a situation, often, where they had to choose, "Oh gee, do I pay for my food, or do I pay my property taxes? I guess I'll wait on my property taxes." And as anyone with a mortgage knows if you do not pay your property taxes and your insurance, you're in default on your mortgage. So that's how people got into trouble with these. They didn't make those payments because they couldn't.

Rachel H: And then after trying to work with them for some time, because believe me, the FHA does not want your house back and they try to make it right. But eventually they would go to the homeowner and say, "Okay, you're in default. It's been several years. You need to now repay this loan," which usually meant selling the house. And often people had no equity left. So now they have no money and no home. Pretty awful. So, nowadays you have to be 62 to pass the financial assessment. It's not as rigorous as other loans because mostly what we're doing is protecting to make sure you can pay taxes and insurance and then the property has to also qualify. Make sure there's no leaks in the roof, it's in reasonable shape, and that's the majority of it. Yes. That's mostly it.

Christy Turner: You mentioned medications, property taxes, all of that kind of stuff and home care. Is there any type of restriction on what people can use the money to pay for, or any kind of limitation on what they can do?

Rachel H: I have two answers, but the first one is, fabulously, no. They can do anything they want. And it's not taxed, it doesn't affect social security or Medicare. If there is a Medicaid issue impending, there needs to be an elder law attorney or estate attorney involved to manage it, but basically it's money. You know, and again, it's not free money. It's money that you're using out of your equity when you take this loan and it has to be repaid, paid back. There's interest there, there's a mortgage insurance premium, but in terms of use, there is no limitation.

Rachel H: The other thing I do want to say quickly is there are, there are different versions of this and the one that's most popular has a lot of flexibility. So people can leave money in the line of credit and use a little at a time or they can take out a lump sum or they can set up payments to supplement their income. And the one limitation on that is that during the first 12 months when a person takes

this mortgage out, they have access to 60% of that loan and then after 12 months they can access the rest of it. That's really the only real limitation on it.

New Speaker: Okay. So what do people typically do when they get along like this?

Rachel H: A lot of people want to do home modifications. I just read a survey through AAG, which is sort of the largest lender and they're the ones that are on TV. And they did a survey of why people used the larger versions of these loans, which are actually not FHA-insured, and the first thing was home modification. And other things were, you know, legacy, help their kid have a fund for their grandkids' education, pay off another property, purchase investment properties. There were lots of things people did with these higher-end loans, but the loans that are used more for people whose homes might go up to $700,000 in value, but there are [also] anything under that. A lot of it is, some of it's to pay off a mortgage.

Rachel H: So just a quick story, I had a couple in, in a town near here, in a suburb of Portland and they were very financially responsible, the guy had been a fiduciary for the state, I believe. And his wife developed Parkinson's, so he retired early to help, help her be able to stay at home. And very soon he found that they were burning through about $20,000 a year more than they had planned out of their retirement funds. And about $13,500 was mortgage payments. They still had mortgage and the rest was mostly property taxes and insurance. So they got this loan and so it refinanced their mortgage from a mortgage that had terms that required them to make monthly payments, to this mortgage--where you make no monthly payments. So that covered the $13,500 and then the cash that was freed up from each month allowed them to pay the taxes and insurance and so they were right back on track.

Rachel H: So sometimes people pay off a mortgage. That's one good reason people take it. Another reason is for, just to have it, as a safety line of credit, they can open up the loan and not use most of the money and the money will sit and in case there's an issue down the road, they can use that money without making payments. Some people purchase, there's some new long-term care products that are pretty useful now and very different. Something, at times, people will get something like that in place, which can be fabulous. And then home modification is a big one. Home modification for livability for visitability and to create rentals, which is my favorite. So people have an income from their house.

New Speaker: How would they be renting their house out, though, if they're living in it?

Rachel H: Well, what they would do is they would modify a portion of the house.

New Speaker: Oh yeah, yeah.

Rachel H: An accessory dwelling unit to rent out, or they build something separate, or in some cases simply add a bathroom or some privacy structures to enable them to share their houses, still have their privacy.

New Speaker: All right. Okay.

Rachel H: Extra income help.

Christy Turner: Yeah, I love that. Okay. Yeah, that's pretty clever. Okay.

Rachel H: Yeah, it helps with intergenerational living too, with some separation. Because you gotta have some separation.

Christy Turner: Right, right. A professional colleague, she had a friend whose parent is living with dementia, and what she and her husband did was--they had a pretty good size backyard, so they put a tiny house in the backyard and then they did fencing. So the entrance to the tiny house was, there was like a tunnel, basically, is they did. It was above ground, and then it went directly into their kitchen door. So there was no worry or fear of their person getting confused and upset in the middle of the night and, "Oh my gosh, what do I do? Where do I go?" It just went directly into the house, but she still had her own separate living area, which wasn't possible [in the main house]. Although they had a good sized backyard, they did not have a very big house. So that has nothing to do, really, with reverse mortgage except that, is that like something that could have been used for that? Like, to buy a tiny house and do something like that?

Rachel H: Absolutely. And I think that's brilliant. I think it's brilliant and that's exactly, that's a really good reason to access funds for something like that. And then, you know, in the course of time when the parent passes away, they got a little rental if they want it, you know, or a place for somebody who's in trouble, you know, somebody who's elderly and can't afford rent in this town anymore and needs a place that's a little lower cost. So there's a real opportunity to contribute in a big way to their, to their parent at this time, and then to somebody else at another time. I think that's lovely.

Christy Turner: Is there any time period on this? Like, somebody can only have a reverse mortgage for a set period of time? And I keep saying reverse mortgages--is that really what I should be saying, or should I be saying something else? Should I be saying a loan, this loan, or what?

Rachel H: Well, it's really, you know, it's a long phrase but it's a home equity conversion loan. So you could call it the loan, but it's, you know, HECA, HECM. But yeah, I mean reverse mortgages, how people still think of them. I think that that phrase is going away because it's just, it's got so much worry attached to it. But to answer your question, you know, pretty much, by and large, the youngest borrower has to be 62. There's one company that has some programs available

for people who are 60, but 62 is generally it. And then the older a person is, the more money is available to them.

Rachel H: So right now the federal formula says that when you're 62, you can access about 40% of the value of your home and the older you are, the more you have. So, in your seventies it's going to be 50% and so on. So the person can take this loan at any time. I strongly discourage people from taking this loan out if they're only going to be in the home for a couple of years, unless it's an end of life thing or just means the world to everybody no matter what it costs, because there are closing costs and so I'm always careful with people's money. I also look at their homes to see if it's really a safe home to live in. And if I think they're just not being realistic about being able to live in that house, I may discourage them, if they're not going to use the money to remodel it.

Rachel H: Oh, okay. That's good to know. So if somebody, let's say somebody has a young spouse that's 62. I mean, that person could theoretically live for another 40 years, 30 years.

Rachel H: You bet. Yup.

New Speaker: So, they can just stay there and keep trucking along?

Rachel H: They can, even if ,for instance, they had a substantial amount of ,substantial size loan, and they took all the money out at once and use it, say to build an accessory dwelling unit or whatever they wanted to do. And so now they have a substantial loan accruing interest and mortgage insurance against the value of their house. And let's say in 40 years, they decide, "Well, I think it's time to move onto a cruise ship and live the rest of my life there and sell this house," and they want to do that. And at that point the housing market has completely tanked and their mortgage has grown and the mortgage is now $100,000 higher than the value of their house. They can simply give the keys back to the bank and walk away. It's, it's not. Nobody's going to come after them for the difference or their family. And that's why there's a mortgage insurance premium to make sure that it's a nonrecourse loan and the homeowner is never on the hook for more than what that house will bring.

New Speaker: Oh, okay. All right. Well, that makes sense.

Rachel H: Yeah.

Christy Turner: What are your favorite types of situations to, to work with?

Rachel H: You know, my favorite is when people are being proactive. I mean, it's great to sort of save somebody bacon by getting them out from something they can't afford, but I love it when people are being proactive. So....

Christy Turner: Me too!

Rachel H: Yeah, I know. Most of my clients are. So here's a for instance. I have a lovely couple in Sellwood, which is a really nice older part of town here in Portland. A big beautiful, early 1900s, gorgeous houses, most of them very well maintained. So I met a couple down there. Their financial planner referred me and the house was in beautiful shape and both of them had been working and the gal was retiring like within a week and thrilled about it. They had retirement pensions. And they were well positioned and they had, the house was worth about $750,000 that thing, they had about $800,000 in retirement ,and they had a line of credit that they'd had to take out to help a grandchild with student loans.

Rachel H: So they owed about $70,000 on a line of credit. So they were in pretty good shape, had good income, they could pay that down. But he had two brothers with Lou Gehrig's disease and--

Christy Turner: Oh, gosh!

Rachel H: Yeah, I know. So he'd had some genetic testing and it was unclear, but he might be, you know, third in line. So they had me over, we looked at how the house could be modified to make the main floor really work for them, and it would be very doable. So we looked at that first and then we went through the process of pre-qualifying them. And one of the great features of this loan is you can't get this loan until you have HUD-certified separate counseling. I can't give you a name, I just give you a list and walk away until I have a wet ink signature that somebody else has gone through the whole thing with you and make sure you're really clear--you know, I can't move ahead.

Rachel H: So they went through the whole process because they were eligible for something like $240,000 which would, they could refinance that line of credit into a loan on which they had to make no payments and then they would have this money leftover as a line of credit that they could draw on if they needed home care down the road. Well, the wife was very frightened and she talked to the counselor and she said, "Well, the thing that scares me is what if we need to pull all that money out at once? That's going to be accruing against our value pretty quickly." And they said, "What if you need all that money and you can't, you don't have the loan?" Because all of their savings were in pre-tax dollars. So if they had to pull out $70,000, it was gonna cost them $100,000.

Rachel H: So they took the loan, and what they decided to do is pay off that $70,000 down to about $500. So, they'll have a $500 loan accruing interest against the value of their house--which is appreciating nicely--and roughly $240,000 just sitting there in case they need it. If they never use it, it just is their equity and they just take it when they sell the house. But if they do have to use it, it doesn't change their overhead. So nice situation and proactive. I feel very good about that. Yeah. That's one of my favorites.

Christy Turner: Yeah. Okay. Yeah. So I can see why. So what would, how would somebody find someone like you?

Rachel H: Well, I'm a big fan of local. I guess the way I've always run my life, it's first thing, if you, if you know somebody who's used somebody who felt good about them, it's always good to go on referral with anybody in this kind of industry you're in and I'm in. So that's one answer. There are large organizations, so for instance, I'm with Mann Mortgage and they're not huge and I really like the company. So a person could look up Mann Mortgage and see what's available in their state. They're in about 15 states. I think it's a really solid company. I think their hiring practices are good. I think they train people well. So that's one way, is to go to a company. There are other companies. That's one way. I also recommend brokers. So for instance, I'm a broker, which means that I can get people loans through slightly different and allow, like one of them might be good for country properties, and another lender might--like AAG--might not cover country property or another company, you know, they might cover manufactured homes and somebody else might not. So they could just go online and they could look up home equity conversion mortgage lenders in their area and see what people say, what people say about them for themselves. See how you feel about them. And if they have more than one loan to offer, I think that that's a good thing. It's not imperative, but it's good. So there's a couple of tips.

Christy Turner: So how would people go about vetting someone? I mean, beyond referral, let's say they don't know anybody who's tried this. What, are there some standard questions that are good to ask? Or are there are some standard red flags?

Rachel H: Well, so first of all, we are, as I said, heavily regulated. So I don't think that there needs to be a lot of concern about red flags unless somebody is just brand new and doesn't know what they're doing and they're fumbling. Even then, they have supervision, they have processors, they have an entire organization behind them. It's going to make sure everything's done right, so it's pretty darn safe. So I would say, personally, it's like anything other [thing], where you're working financial, I think this is true for financial planners too: You want to feel good about them. You know, give yourself the right to interview and walk away and make your decision. Because if you don't feel good with that person, and if there's any glitches....You know, you're going to be sharing your finances with them. They're going to be looking in your wallet. And if you don't feel good about that person and feel like they have your best interest, there's one thing.

Rachel H: The other is, I'm a big fan of people who come to your house. You know, I, I don't know that I would, I would be very reluctant to do a loan with somebody where either I or someone representing me couldn't see home and sort of see what the situation is, see if the house is a good home for them to stay in. Um, another reason why a person should see the home is these are FHA loans and FHA is very picky. So for instance, if you're in a slightly rural area and you've got an old falling down barn that's not painted, they may not give you the loan unless you paint, unless you paint that falling down barn, which you don't have money to do or you wouldn't be asking for the loan. So, I don't want to waste people's time. If I come out and look at the property, look at the place, I can sometimes help head problems off in advance. So I would, you want that person to be available. There are companies that work strictly over the phone and

online. They're good companies and I'm not knocking them. But personally I'd want somebody who's going to come out and talk to me, who I feel good about.

Christy Turner: I think that's a really important point. A couple of things that you brought up there. Is like, how do you feel? And I always tell people that, especially usually when I'm talking about touring a memory care community, like, "How do you feel? What is your gut telling you?" And I think this is so true with what you do and with what I do, um, in different ways that we're essentially asking people for an extremely high level of trust, to open the book on their life. I'm into some very intimate areas and I know that's a trust that I hold sacred and I know you do too. And you know it's, it's okay to have some discomfort about the need to do that and I totally get that. But that is a different feeling than the hair on the back of your neck standing up or your skin crawling or your gut going, "Get out, get out, get out!" That's totally different. So I would definitely encourage people to really pay attention to that, that feedback that you're getting from your body because it happens for a reason.

Rachel H: Yup. I agree.

Christy Turner: I've just never heard anybody go, "You know, what I really regret is that time I listened to my gut!" Never heard that. It always goes the other way, right? They'll be like, "If only! If only I'd listened!"

Rachel H: Exactly. Yeah. That's a really, that's really good, Christy. I really agree. And it is a high trust--this is high trust work, and that's why I like it so much. I like real engagement with real people, you know? I know you do, too.

Christy Turner: Oh, I do. So, somebody, like you, or somebody like you, has relationships with financial planners or elder law attorneys. So if, if somebody doesn't know someone in their life that has had this experience, those would be good places to ask, right?

Rachel H: Well they can be. You know, it's interesting, there's kind of a sea change happening. Most financial planners are being educated. The American College of Financial Planning is, is telling people that they really should be considering equity as a component of the resources for people, but it's new. There's been a lot of resistance. And elder law attorneys, often they get the sad and sorry calls from people who have used this loan and you know, now they need to pay it back and they don't have equity. So it is always good to have those resources. And I do know several and I refer generously and it's a little tricky. It's a little tricky. I would say talk to someone in that position also, you know, get some documents from the person who's the lender and then talk to a financial planner and/or attorney and have them look at it with you.

Christy Turner: Yeah, I would recommend additionally, this is what I would say to people, is to talk to somebody. I mean, certainly, if you have friends or family that have had a good experience then that's wonderful. Go ahead and pursue that

recommendation. But if you don't, talk to somebody like me. And the reason I say it--and so that would be like a care manager--and the reason I say that is because like one component of care management is having a team, is having a robust--we used to call it Rolodex, in the old days--of people with different specialties that you know, [that] you would trust your own family with these people, or you have in the course of working with these people, you've used them yourself. And that's a really crucial component. And so that's why I tend to have go-tos.

Rachel H: Yup.

Christy Turner: I have go-tos when it comes to home care; and well, what you do, obviously; elder law attorneys; Realtors; et cetera. Because of the reputation that people have spent years building. And also, like from my standpoint, I never have a pony in the race. Like, my objective when I'm working with a family, is what is going to be best for the person living with dementia? How is that, you know, what do they need? And how can we put those pieces together to get them what they need? And which of the family is on board? And how do, so how do we pull all of those puzzle pieces together? And often it does mean adding others professionals to the mix, but I'm not getting anything out of it. Again, my objective is always just the person living with dementia. That's all I care about.

Christy Turner: So that's why talking to somebody like me can be really valuable, to find out what, what their experiences are. Who do they recommend? And again, for any professional, any field, what does your gut say? Is this a love connection, or is your gut going, "Noooo!"? And 'cause sometimes, you know, we're just on different vibrations. Oddly enough, you know, not everybody on this planet appreciates the magic that is me. I don't know why, but it's true. Sometimes you meet people and you get on like a house on fire, and other times you meet people and you're like two ships passing in the night. Let's just keep moving. So, I just really enourage people: listen to your gut.

Rachel H: And in the world of finance, you know, I am a very, um, I'm pretty informal. I'm pretty relaxed and sometimes, that's not what they want when they're talking about money. They want a guy in a suit. That's what they want. And that's fine. I mean if that's what makes somebody comfortable, is the man in the three-piece suit with a briefcase, then that's fine. I'm, I'm not that man. It's just a matter of style, you know?

Christy Turner: It is, and the vibe too. I, I think one of the reasons that I, like the first time I met you, I was like, "Aaah," is--and all the listeners know this, 'cause I'm always talking about the energy that we bring, and of course we always want to bring the Good Stuff --Rachel is yet another person in my orbit that, when you're in her presence, you just go, "Aaah." You can actually exhale. It's a very welcoming, warm vibe, where you really feel like you can exhale.

Christy Turner: But as you point out, you know some people are just, they would really like somebody who's kind of more that classic I guess Wall Street stereotype,

because they think that's how it's supposed to be. So definitely going with a professional you feel comfortable with is very important. So I love the flexibility that you're talking about in in this type of loan, Rachel, where I can easily see people at the very least just having peace of mind, like they don't have to have it all figured out immediately. But like the couple you were talking about in Sellwood where they just have the peace of mind of knowing if things go a certain way, boom, they can access that money immediately and it's going to be okay.

Rachel H: Right, right. Exactly. That's why I just love being being proactive. Exactly. And it's like the ability is great. I had a little gal in a rural city who's 80 and she had a little house, had gotten it paid off and what she wanted was, she wanted $11,000 in cash because she needed hearing aids. She wanted to do a little modification so that she could rent her house more easily. And she had an ill friend, she had promised she would take on a trip. So she put a hold on $11,000. She wanted more money per month. So besides her rental and her Social Security and a little pension, we set her up for $800 a month for the rest of her life. Guaranteed. She could have just done a one-time, but that's what she wanted. And she's still had $24,000 leftover in a line of credit just sitting there with a growth factor, growing for if she needed it. And you know, she's happy as a clam.

Christy Turner: And she can hear! Yeah, that's great. I'm glad you mentioned that because hearing aids are, despite what many people think, not covered. And that is not a covered product. And they are, a decent, good pair of hearing aids also comes with hearing rehab, and so they can easily be $5,000. And I just recently found out that they are not expected to last a lifetime. So they have about a seven year life cycle. And the reason I'm nattering on about hearing aids is because this is a wonderful use of money and because although $5,000 seems expensive, spread out over seven years, that makes it a little more palatable. And also hearing loss is highly correlated with dementia. So for anybody listening who thinks they might have any hearing loss, please sprint to an audiologist, get fitted for hearing aids and if you're in a crunch and you do on a home, then you know, hey, check it out [a home equity mortgage loan]. Because that would be a great way to really preserve your health down the road and be able to hear what's going on. I'm nosy, I'm definitely getting hearing aids if I need them. I want to know what's going on.

Rachel H: They are. It is a really huge deal. I mean it is attributed, not being able to hear, contributes to depression, dementia, falls. I just read about that. And I've watched personally, my very best friend suffered some pretty severe hearing loss in one year, many years ago. She was quite young, in her thirties, and I just have watched, socially, her inability to track things in certain settings or giving up on trying to track things, her missing social niceties in public situations, where she doesn't know somebody who said something to her and she is, she's put up with this a long time and now she's old enough and she's got one of these mortgages and she's going to get hearing aids.

Christy Turner: That's fantastic. And you know, there's just such a massive difference between people who were born hearing impaired or developed hearing impairment early in their life where they were able to learn sign language and the socialization factor is quite different than somebody who loses hearing later in life. And that's a pretty key distinction. So, I know sometimes people kind of have an erroneous idea that well, you know, hearing impaired people, deaf people, they seem to do okay. Well, that's a totally different situation. And so unless you're prepared to also learn sign language....I don't know why I feel so strongly about this hearing aid thing, why I'm hopping on this soapbox this afternoon. But, I don't know, I feel like somebody out there needs to hear it. So I'm saying it.

Rachel H: I think it's really good. I think it's really good, Christy. I'm glad you're doing that. Yeah. And I, I loved hearing somebody do that with it. I would encourage, I would encourage it more broadly. I totally agree. Yeah.

Christy Turner: Yup. So this is great. Thank you so much for sharing your expertise with us, Rachel, and just opening up the world of possibilities, the different ways that people could use this loan, and an idea of how to find someone who can help with them. And again, for everyone we will be putting Rachel's contact info and anything else we talked about in the show notes. Thank you again so much, Rachel.

Rachel H: Thank you, Christy. I appreciate this immensely. And I'm just glad you're doing great work. Thank you for doing what you're doing. Thank you.

Christy Turner: Thank you so very much for being with us today on the Alzheimer's podcast. Don't forget, we've got the event coming up in Los Angeles on Saturday, May 4th as I'm recording this, I believe it's going to be in the Los Angeles Airport Marriott, so go on over to DementiaSherpa.com/episode89 for event details as well as resources that we mentioned in the episode. We look forward to spending time with you again next week. Bye now. You've been listening to The Alzheimer's Podcast with Christy Turner of DementiaSherpa, wishing you a blessed and easy week ahead. Be sure to check out the show notes and subscribe by going to DementiaSherpa.com/episode89.