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Los Angeles County help for homeowners with a reverse mortgage: taxes, deed alerts, fire insurance and probate

QUICK ANSWER

If you own a home in Los Angeles County and have a reverse mortgage, or are thinking about one, the county rules that matter most are your property tax deadlines, the deed alerts that warn you about title fraud, your fire zone and homeowners insurance, and where probate is filed. Taxes are due in two installments, late after Dec. 10 and April 10. The Registrar-Recorder mails you a copy of key documents recorded on your home. For the twelve cities and communities listed below, probate is filed at the Stanley Mosk Courthouse in downtown Los Angeles.

I put these county rules in one place so you don't have to hunt for them. Here's what I'd want my own family to know.

A HECM, the federally insured reverse mortgage, is FHA-insured. That insurance protects the lender, not you. New American Funding is not acting for HUD, FHA or any government agency.

Key points

- **Property taxes stay yours.** With any reverse mortgage there's no required monthly mortgage payment, but property taxes, homeowners insurance, HOA dues and upkeep are still yours to pay. On a HECM, paying them on time is a loan duty.
- **Postponement and a reverse mortgage usually don't mix.** California law makes all postponed taxes due once you choose a reverse mortgage (Government Code 16190(f)).
- **Deed alerts come by mail on their own.** The Registrar-Recorder's Homeowner Notification Program mails owners copies of certain recorded documents. You can add email alerts through the Assessor.
- **Keep insurance in force.** On a HECM, keeping homeowners insurance in force is a loan duty, and a lapse can make the loan come due. Private (proprietary) reverse mortgages set their own rules in the loan papers.
- **Probate goes downtown.** It's filed at the Stanley Mosk Courthouse, not at the Pomona or West Covina courthouses.

Property taxes in Los Angeles County

Two county offices handle your property taxes. The **Assessor** sets the value of your home and handles exemptions: (213) 974-3211, toll-free 1-888-807-2111. The **Treasurer and Tax Collector** sends the bill and takes payment: 1-888-807-2111 or 1-213-974-2111 (automated, 24 hours), with Spanish help at 1-213-974-2111, 8 a.m. to 5 p.m., Monday to Friday.

Installment	Due	Late after	If it's late
First	Nov. 1	Close of business Dec. 10	10% penalty
Second	Feb. 1	Close of business April 10	10% penalty plus a $10 cost

If a deadline falls on a weekend, it moves to the next business day. Your payment must be received, or postmarked by the U.S. Postal Service, by the deadline. For this year's exact dates, see property tax deadlines for 2026-27.

Here's what else the county's own tax bill insert and website say:

- **Partial payments are accepted** and reduce penalties. The county also offers a monthly payment option through an outside platform. The insert lists no fee for bank (ACH) payments and a 1.99% fee for card payments.
- **Unpaid taxes become "defaulted"** if they're still unpaid at the end of the fiscal year. The **Five-Pay Plan** spreads defaulted taxes over five years: 20% a year plus interest, plus each year's current taxes. Tax-defaulted property can later be sold at public auction under the county's "power to sell."
- **Supplemental bills** are extra bills that can come after a change in ownership or new construction. They're separate from your regular bill, so watch for them.
- **Homeowners' Exemption:** $7,000 off the assessed value of the home that is your principal residence as of Jan. 1. If you haven't filed, call the Assessor's exemption line at (213) 974-3415.
- **Third Party Notification Program:** you can name a family member, friend or agency to get copies of defaulted property tax bills. That person isn't responsible for paying the bill. Register through the Treasurer and Tax Collector's page or call 1-213-974-2111.
- **Mortgage trouble:** the county's Department of Consumer and Business Affairs (DCBA) has a Foreclosure Prevention Unit (dcba.lacounty.gov/foreclosure-prevention).

Why this matters with a reverse mortgage. On a HECM, property taxes are a property charge you must pay on time (24 CFR 206.205).

If you fall behind, the servicer can pay the bill and add it to your loan balance, which already grows over time with interest, mortgage insurance and fees, and unpaid taxes can make the loan come due. Private (proprietary) reverse mortgages set their own rules in the loan papers.

If you have a fully funded set-aside, the servicer pays your taxes from it, and each payment is added to your loan balance, as long as the set-aside lasts. See how a set-aside works and behind on taxes or insurance.

Property Tax Postponement and a reverse mortgage

The State Controller's Property Tax Postponement program (PTP) lets some homeowners postpone current-year property taxes on their home. Postponed, not canceled: the state pays the county, records a lien on the home, and adds simple interest of 5% a year. LA County's own tax bill insert points seniors to this program.

To qualify, all of these must be true:

- You're 62 or older by Dec. 31 of the fiscal year, or blind or disabled.
- The home is your principal residence, with a secured tax bill.
- You have at least 40% equity in the home, and you meet that each time you file.
- Your household income is under the program's yearly limit. Ask the program for this year's figure.

You file between Oct. 1 and Feb. 10 each year (the deadline moves to the next business day if Feb. 10 is a weekend or holiday). PTP covers current-year taxes only, not old back taxes. Call (800) 952-5661, email postponement@sco.ca.gov, or go to ptp.sco.ca.gov.

The rule to know: under California Government Code 16190(f), all postponed taxes become due once you choose a reverse mortgage. Refinancing makes them due too. So usually you pick one or the other. Read Property Tax Postponement or a reverse mortgage?

Measure W: the Safe, Clean Water senior exemption

If your tax bill carries the Safe, Clean Water Program (Measure W) parcel tax, you may be able to claim the Low-Income Senior-Owned Parcel exemption. The parcel tax applies to parcels in the LA County Flood Control District. All of these must be true:

- You own the home and live in it.
- You meet the age rule. The program says the applicant "must be 62 years of age or older." Ask the program how the age rule applies to the year you file.
- You head a low-income household. For fiscal year 2027-28, the limits are $93,300 for one person and $106,600 for two, up to $175,900 for eight.
- You file every year. The claim goes by mail (P.O. Box 1460, Alhambra, CA 91802-1460) or in person (900 S. Fremont Ave., 11th floor, Alhambra), and it must be

postmarked by the date on that year's form. For fiscal year 2027-28, that's May 1, 2027.

Questions: 833-ASK-SCWP (833-275-7297), or safecleanwaterla.org (Tax Information, Forms & Tools).

Deed alerts and title fraud

Title fraud is when someone forges a deed to put your home in their name. LA County gives you two ways to hear about it early.

- **By mail, automatically:** the Registrar-Recorder/County Clerk's **Homeowner Notification Program** mails owners copies of documents recorded on their home that change ownership (such as a grant deed or quitclaim deed), show a loan (a deed of trust), or are a Notice of Default or Notice of Sale. You don't sign up.
- **By email, if you opt in:** the Assessor's **Homeowner Alert Service (e-Notification)** emails you when a foreclosure, transfer of title or mortgage is recorded on your property. Create a profile on the Assessor's site and select the opt-in: assessor.lacounty.gov/news-information/enotification.

If you recently closed a loan yourself, a notice about it is expected. If a notice shows something you didn't sign, call DCBA at (800) 593-8222 or email homehelp@dcba.lacounty.gov. More warning signs are in our title fraud scam alert. A real reverse mortgage never asks you to sign your home over to anyone.

Fire zones and homeowners insurance

Look up your address. The State Fire Marshal's Fire Hazard Severity Zone map viewer shows your home's zone:

1. Open the Fire Hazard Severity Zone page and choose the map viewer, or go straight to the viewer.
2. Type your address in the search box.
3. Read the zone shown for your home: Moderate, High or Very High, or none.

The state's maps for state-responsibility areas took effect April 1, 2024. Recommended maps for local areas came out in early 2025, and each city or county then adopts its own.

Zones measure hazard, not risk, so they don't count the work you've done on your home.

Questions about zones: the State Fire Marshal, 916-633-7655. For your city's details, see your city page below.

Insurance and your loan. On a HECM, keeping homeowners insurance in force is a loan duty, and a lapse can make the loan come due. Private (proprietary) reverse mortgages set their own rules in the loan papers.

On a HECM, if your insurance lapses, the servicer can buy lender-placed insurance, add the cost to your balance, and, if no loan funds are left, ask HUD to call the loan due. That policy may cost much more and cover less than one you buy. See fire, earthquake and flood insurance.

If you have trouble keeping a policy:

- **California Department of Insurance consumer hotline:** 800-927-4357 (TTY 800-482-4833).
- **California FAIR Plan:** (800) 339-4099, the state's insurer of last resort for fire coverage. You buy it through a licensed agent or broker registered with the FAIR Plan, at no extra broker fee.
- **Safer from Wildfires:** the Department of Insurance's rules require insurers to give wildfire-safety discounts for listed home and community steps. Ask your insurer which steps it credits and how much.

Senior services in Los Angeles County

- **LA County Aging & Disabilities, Information & Assistance:** 1-800-510-2020 (TTY 711).
- **LA County Elder & Dependent Adult Abuse Hotline (Adult Protective Services):** 1-877-477-3646. In an emergency, call 911.
- **HICAP (Medicare counseling):** 1-800-434-0222 statewide. In LA County you can also book through 1-800-510-2020. The local provider is the Center for Health Care Rights, (213) 383-4519.
- **211 LA:** dial 2-1-1 or 800-339-6993, 24 hours, to find local services.

- **Long-Term Care Ombudsman CRISISline:** (800) 231-4024, 24 hours, for problems in a care facility.

Help with utility bills

These programs are run by the utilities. Each counts household income its own way, so ask the utility how it counts yours.

Program	What it does	Contact
SCE CARE	32.5% off the electric bill; re-enroll every 2 years	1-800-798-5723
SCE FERA	18% off usage, for households of 3 or more just over the CARE limit	1-800-798-5723
SCE Medical Baseline	Extra electricity at the baseline price. No income test; a doctor, PA or NP signs	1-800-655-4555
SoCalGas CARE	20% off the gas bill	1-800-427-2200
SoCalGas Medical Baseline	Extra gas at the baseline price. No income test	1-800-427-2200

CARE income limits for June 1, 2026 to May 31, 2027 start at $43,280 for a household of one or two. For help paying energy bills, find your local LIHEAP agency by ZIP code through the state's Department of Community Services and Development, (866) 675-6623.

Home repair in unincorporated areas

LA County's development authority (LACDA) runs home repair programs, including its Senior Grant and Handyworker programs, for unincorporated areas; call LACDA's main line, (626) 262-4511, to check whether your address qualifies. Income limits and other rules apply. Rowland Heights and Hacienda Heights are unincorporated, and some addresses near cities are too. City repair programs are on each city page.

If a child inherits the home: Prop 19

California's Prop 19 lets a child who inherits a parent's main home keep the parent's property tax base, up to a limit, if at least one child who inherited makes it their own main home within one year and files on time: the homeowners' (or disabled veterans') exemption within one year, and form BOE-19-P within three years of the death or before the home is transferred to anyone else, whichever comes first, so file early.

Ask the Assessor how it applies this when only one child moves in. For transfers from Feb. 16, 2025 through Feb. 15, 2027, the limit is the parent's factored base value plus $1,044,586; value above that is added to the taxable value.

If no child moves in, for example if it becomes a rental, the county reassesses the home. Prop 19 covers property tax only. It doesn't pay off or change the reverse mortgage, and the servicer's deadlines still apply.

See inheriting a house with a reverse mortgage, and talk to a tax professional and the Los Angeles County Assessor before you decide.

If a parent dies: probate

For Diamond Bar, Walnut, Rowland Heights, Pomona, West Covina, Hacienda Heights, Glendora, San Dimas, La Verne, Covina, Claremont and Baldwin Park, probate is filed at the **LA Superior Court's Stanley Mosk Courthouse, 111 N. Hill St., Los Angeles, CA 90012**.

The court's Local Rules (Rules 2.3 and 4.3) send probate to the Central District at Stanley Mosk, except for the North District in the Antelope Valley. The Pomona and West Covina courthouses are East District courts and don't take probate filings. To double-check by city or ZIP code, use the court's Filing Court Locator.

Not every home goes through full probate. A living trust can keep a home out of it. And if the home was the person's main home in California and its gross value is no more than $750,000 (for deaths on or after April 1, 2025), a successor may ask the court for an order without full probate.

A reverse mortgage still has to be handled either way. That's a question for an estate attorney. See titles, trusts and probate and after a parent dies.

A made-up example to show how it works. Your situation will be different.

Example: Rodolfo checks his tax bill

Rodolfo, 74, owns his home in Walnut and has a HECM with no set-aside, so he pays his own taxes and insurance. He marks both installment deadlines on his calendar.

When his bill comes, he sees the Safe, Clean Water parcel tax on it, checks the household income limit on the claim form, and mails his claim before the postmark date. His daughter helps him opt in to the Assessor's email alerts. He keeps his homeowners insurance paid and reads every letter from his servicer.

Do and don't

My advice:

Do

- **Do** put both property tax deadlines on your calendar every year, even if you think someone else pays them.
- **Do** read every notice the Registrar-Recorder mails you, and call DCBA about anything you didn't sign.
- **Do** look up your address on the State Fire Marshal's viewer before you shop for insurance.

Don’t

- **Don't** let your homeowners insurance lapse, even for a day.
- **Don't** pay anyone who offers to "protect your deed" until you've read what the county already sends you.

Questions families ask

Can I postpone my California property taxes if I have a reverse mortgage?

Usually you choose one or the other. California law makes all postponed taxes due once you choose a reverse mortgage (Government Code 16190(f)). If you already have a reverse mortgage and want to ask about PTP anyway, call the State Controller at (800) 952-5661 before you count on it.

What happens if I fall behind on property taxes with a reverse mortgage?

On a HECM, the servicer can pay the late bill and add it to your loan balance, and unpaid taxes can make the loan come due. Private (proprietary) loans set their own rules in the loan papers. Call your servicer and the county Tax Collector early; LA County accepts partial payments, and its Five-Pay Plan covers defaulted taxes.

How do I know if someone recorded a fake deed on my LA County home?

The Registrar-Recorder mails you a copy of deeds, deeds of trust and foreclosure notices recorded on your home. For email alerts too, opt in to the Assessor's Homeowner Alert Service (e-Notification). If anything looks wrong, call DCBA at (800) 593-8222.

Where is probate filed for a home in Diamond Bar, Pomona or West Covina?

At the Stanley Mosk Courthouse, 111 N. Hill St., Los Angeles. The Pomona and West Covina courthouses don't take probate filings.

Your city

- Diamond Bar
- Walnut
- Rowland Heights
- Pomona
- West Covina
- Hacienda Heights
- Glendora
- San Dimas
- La Verne
- Covina
- Claremont
- Baldwin Park

Sources (read November 2 to 5, 2026)

Read November 5, 2026 unless marked.

- California State Board of Equalization, Proposition 19 (Prop 19 limit $1,044,586 for Feb. 16, 2025 to Feb. 15, 2027; filing deadlines; FAQ on one child moving in): https://www.boe.ca.gov/prop19/
- LA County Assessor, Proposition 19 (principal residence within one year; Homeowners' Exemption BOE-266/ASSR-515 or Disabled Veterans' Exemption BOE-261/EXM-32 within one year; "all applicants" wording): https://assessor.lacounty.gov/exclusions/prop19
- LA County Treasurer and Tax Collector, 2026-27 Annual Secured Property Tax Bill Insert (due dates, penalties, weekend rule, partial and monthly payments, phone lines, Homeowners' Exemption, Property Tax Postponement, DCBA foreclosure help): https://ttc.lacounty.gov/wp-content/uploads/2026/07/2026-27-Annual-Secured-Property-Tax-Bill-Insert-Final-Version.pdf
- LA County Treasurer and Tax Collector, Third Party Property Tax Notification Program (who can be named, not responsible for paying, registration, phone): https://ttc.lacounty.gov/third-party-property-tax-notification-program/
- LA County Treasurer and Tax Collector, secured property taxes, general information (defaulted taxes, Five-Pay Plan, power to sell, supplemental bills): https://ttc.lacounty.gov/secured-property-taxes-general-information/
- LA County property tax contacts (Assessor, Treasurer and Tax Collector): https://www.propertytax.lacounty.gov/Home/ContactUs/0
- LA County Assessor (contacts): https://assessor.lacounty.gov/homeowners/proposition-19
- California Government Code 16190 (postponed taxes due on a reverse mortgage, (f); refinancing, (e)): https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=16190
- California Government Code 16182 and 16183 (state lien; 5% simple interest): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=GOV&division=4.&title=2.&part=1.&chapter=5.
- California Revenue and Taxation Code 20581 and following (PTP eligibility, 40% equity, current-year taxes, filing period, income limit indexing): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=RTC&division=2.&part=10.5.&chapter=2.
- Safe, Clean Water Program, FY 2027-28 Low-Income Senior-Owned Parcel claim form (updated 06/09/2026): https://safecleanwaterla.org/content/uploads/2026/08/2027-2028-Low-Income-Senior-Owned-Parcel-Application.pdf

- Safe, Clean Water Program, Tax Information, Forms & Tools (senior exemption age wording): https://safecleanwaterla.org/what-we-do/tax-information-forms-tools/
- Safe, Clean Water Program, implementation update, October 2026: https://safecleanwaterla.org/implementation-update-october-2026/
- LA County Registrar-Recorder/County Clerk, Homeowner Notification Program: https://www.lavote.gov/home/recorder/property-document-recording/homeowner-notification-program
- LA County DCBA, Homeowner Notification Program help page (updated Nov. 19, 2024; help line): https://dcba.lacounty.gov/portfolio/homeowner-notification-program/
- LA County Assessor, Homeowner Alert Service (e-Notification): https://assessor.lacounty.gov/news-information/enotification
- Office of the State Fire Marshal, Fire Hazard Severity Zones (map dates, viewer, hazard vs. risk, phone): https://osfm.fire.ca.gov/what-we-do/community-wildfire-preparedness-and-mitigation/fire-hazard-severity-zones
- Office of the State Fire Marshal, Fire Hazard Severity Zone map viewer: https://experience.arcgis.com/experience/5065c998b4b0462f9ec3c6c226c610a9
- California Department of Insurance, contact (consumer hotline): https://www.insurance.ca.gov/0500-about-us/05-contact/
- California Department of Insurance, Safer from Wildfires: https://www.insurance.ca.gov/01-consumers/200-wrr/
- California FAIR Plan, contact: https://www.cfpnet.com/contact-us/
- 24 CFR 206.27 (HECM insurance duty) and 206.205 (property charges), eCFR (read November 2, 2026): https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206
- LA County Aging & Disabilities, contact (Information & Assistance, abuse hotline): https://ad.lacounty.gov/contact-us
- LA County Aging & Disabilities, HICAP: https://ad.lacounty.gov/services/older-adult-services/hicap/
- LA County Aging & Disabilities, Long-Term Care Ombudsman: https://ad.lacounty.gov/services/older-adult-services/ltcop/
- California Department of Aging, Medicare counseling (HICAP): https://aging.ca.gov/Aging_Resources/Answers_About_Medicare/
- 211 LA: https://211la.org/
- SCE, CARE and FERA: https://www.sce.com/customer-service-center/help-center/rebate-savings/care-fera-financial-assistance/care-fera-discount-rates
- SCE, Medical Baseline factsheet: https://www.sce.com/factsheet/medical-baseline-allowance
- SoCalGas, CARE: https://www.socalgas.com/CARE
- SoCalGas, Medical Baseline: https://www.socalgas.com/medical
- California Department of Community Services and Development, LIHEAP: https://www.csd.ca.gov/pages/liheapprogram.aspx
- LACDA, Senior Grant Program (main line (626) 262-4511): https://lacda.org/home-improvements/senior-grant-program
- LACDA, Handyworker Program: https://lacda.org/home-improvements/handyworker-program
- LA Superior Court, Local Rules ch. 2 (Rule 2.3, districts): https://www.lacourt.ca.gov/courtrules/CurrentCourtRulesPDF/Chap2.pdf
- LA Superior Court, Local Rules ch. 4 (Rule 4.3, probate at Stanley Mosk Courthouse): https://www.lacourt.ca.gov/courtrules/currentcourtrulespdf/chap4.pdf
- LA Superior Court, Filing Court Locator: https://www.lacourt.ca.gov/filinglocatornet/ui/filingsearch.aspx?CT=CI
- California Courts Self-Help, simple transfers (main-home petition up to $750,000): https://selfhelp.courts.ca.gov/probate/simple-transfer
- California Civil Code, Chapter 8, Reverse Mortgages (7-day wait, 1923.2): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=4.&part=4.&chapter=8.&article=



Talk with me first

I'll answer your questions and tell you plainly if a reverse mortgage isn't the right fit. No pressure.

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Personal estimate and more free guides: thereverseguide.com. Before you can apply, you'll meet with an independent HUD-approved counselor; it's required.

Facts change. The facts in this guide were checked on November 5, 2026. Rules, phone numbers and office hours change, so confirm with the official source, or see the latest version at thereverseguide.com. General information, not legal, tax, financial or benefits advice. To report something out of date: support@thereverseguide.com.

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