naf Reverse

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Reverse mortgages in Baldwin Park: counseling, the Julia McNeill Senior Center and LA County help

QUICK ANSWER

Baldwin Park homeowners can get independent reverse mortgage counseling from three HUD-listed agencies in Orange, Ontario and Rancho Cucamonga, by phone or in person. Baldwin Park is in Los Angeles County, so your property tax, deed records and county senior services run through LA County. I'll give you both sides here, the costs and the risks as well as the help, so you can make an honest, educated decision.

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

Key points

- **Counseling is required, and it's independent.** HUD lists three agencies within about 30 miles. I don't choose or pay yours.
- **Your contract in your language.** If a reverse mortgage is negotiated mainly in Spanish, Chinese, Tagalog, Vietnamese or Korean, California requires a translated contract before you sign.
- **LA County mails you a copy of deeds and loans recorded on your home,** and you can add email alerts.
- **Property Tax Postponement and a reverse mortgage usually don't mix.** Postponed taxes come due if you take a reverse mortgage.
- **The Julia McNeill Senior Center** is where you sign up for the city's Dial-A-Ride.

Counseling near Baldwin Park

HUD's counselor data, read Nov. 5, 2026, lists these agencies within about 30 miles of Baldwin Park that offer reverse mortgage counseling. None has a Los Angeles County address. Distances are straight-line and approximate. I'm not recommending any of them.

City	Agency	About	Phone	What HUD lists
Orange	NeighborWorks Orange County	20 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Ontario	Inland Fair Housing and Mediation Board	22 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	24 miles	909-988-5979	In person, phone, video; English, Spanish

All three list Spanish; none lists Chinese. For another language, call HUD at (800) 569-4287 and ask for a HECM counselor who speaks it, or ask an agency about an interpreter. Also ask about the fee and whether family can join by phone. See counseling near Diamond Bar.

Languages and your contract

Under California Civil Code 1632, if a reverse mortgage on your Baldwin Park home is negotiated mainly in Spanish or Chinese (or Tagalog, Vietnamese or Korean), the business must give each borrower a translation of the whole contract before signing.

If your loan is explained to you in one of those languages and the contract comes only in English, stop and ask why. See protecting a parent.

Baldwin Park senior resources

- **Julia McNeill Senior Center,** 4100 Baldwin Park Boulevard, (626) 813-5245 ext. 323, Monday to Friday, 8 a.m. to 3 p.m. Programs include trips, Tai Chi, Mt. SAC classes, fitness, ESL and support groups; the schedule is in the center's monthly booklet.

- **Membership** is for people 55 and older: $1 a year for residents, $2 for non-residents. Residents bring a current California ID plus a current utility bill or Social Security statement showing your address.
- **Dial-A-Ride,** (626) 337-1555, runs seven days a week, 7 a.m. to 6 p.m. It's for riders over 60 (the senior center page also lists a physician-certified disability). The fare is 50 cents, and the city says pre-qualified seniors and disabled riders pay no fare. Apply at the senior center, Monday to Friday, 9 a.m. to 1 p.m.

County help: taxes, deed alerts and probate

Baldwin Park is in Los Angeles County. Property taxes are due in two installments; LA County homeowner help has the dates, exemptions and who to call, including the county's aging and elder abuse lines.

With a reverse mortgage there's no required monthly mortgage payment, but property taxes, homeowners insurance, HOA dues and upkeep stay yours with any reverse mortgage. On a HECM, falling behind on taxes or insurance can make the loan come due; private loans set their own rules.

If you're weighing the state's Property Tax Postponement, know that postponed taxes come due if you take a reverse mortgage (Government Code 16190(f)), so usually you pick one; see Property Tax Postponement or a reverse mortgage?.

Deed alerts come by mail automatically through the Registrar-Recorder's Homeowner Notification Program, and you can add email alerts through the Assessor's Homeowner Alert Service.

If a parent dies, probate for a Baldwin Park home is filed at the Stanley Mosk Courthouse in downtown Los Angeles; see titles, trusts and probate and after a parent dies.

Fire zones and homeowners insurance

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.

The State Fire Marshal's 2025 recommended map for local areas shows no Very High fire hazard zone acres in Baldwin Park. See LA County homeowner help for how to check your address and where to get insurance help.

Home repair help

The city's Home Improvement Loan & Grant page says, "This program is currently unavailable." Call City Hall at 626-960-4011 to ask whether it reopens. LA County's senior home repair grants through LACDA are for unincorporated areas only, so they don't cover homes inside Baldwin Park.

Neighborhood Housing Services of Los Angeles County, a nonprofit, lists senior minor home repair grants of up to $5,600 for homeowners 62 and older in LA County; ask it about its other rules. On a HECM, upkeep is a loan duty; private loans set their own rules.

Home values in Baldwin Park

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Baldwin Park at about $606,900 (2020 to 2024 estimates, as owners reported them). That is a broad average, not your home's value.

For FHA case numbers assigned in 2026, HUD's HECM limit is $1,249,125, and a HECM figures your amount on the lower of your home's value or that limit. Private (proprietary) reverse mortgages set their own rules. See types of reverse mortgages.

The balance grows over time with interest, mortgage insurance and fees; for when the loan comes due, see how a reverse mortgage works in California.

Do and don't

My advice:

Do

- **Do** ask for your counseling and your contract in the language you're most comfortable with.

Don’t

- **Don't** sign anything you haven't had explained in a language you fully understand.
- **Don't** let anyone rush you past counseling or California's 7-day wait after counseling before a final application or fee.
- **Don't** buy an annuity or other product because someone says the loan requires it. No one involved in the loan can require that.

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

Example: Teodoro gets a ride to the senior center

Teodoro, 72, owns his Baldwin Park home and is thinking about a HECM. He joined the Julia McNeill Senior Center and signed up there for Dial-A-Ride, so he can get to the center and his appointments. He did his counseling by phone, with his son listening in, before talking with any lender.

He keeps paying his property taxes and insurance. He's taking his time before he decides.

Questions families ask

Where can I get reverse mortgage counseling near Baldwin Park, and can it be in my language?

HUD lists three agencies, in Orange, Ontario and Rancho Cucamonga, and all counsel by phone. All three list English and Spanish. For another language, call HUD at (800) 569-4287 and ask for a counselor who speaks it, or ask an agency about an interpreter.

If we talk about the loan in Spanish, does the contract have to be in Spanish?

Yes. Under California Civil Code 1632, if the business negotiates the reverse mortgage primarily in Spanish, it must give you a translated contract before you sign. The rule also covers Chinese, Tagalog, Vietnamese and Korean.

How do I find a reverse mortgage lender near Baldwin Park who explains things clearly?

I can't rate myself, so here's what I'd look for in anyone: someone who explains that counseling is required, lists every cost, says when it isn't a fit, and never pushes other products. Look up any loan officer on NMLS Consumer Access. I'm Tom Jarboe, NMLS #210600, and my office is in Diamond Bar.

Sources (read November 5, 2026, unless another date is shown)

- HUD Housing Counselor data, 30 miles from Baldwin Park, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.082824&Long=-117.971286&Distance=30
- HUD, find a housing counselor: https://answers.hud.gov/housingcounseling/s/?language=en_US
- California Civil Code 1632 (translated contracts, includes reverse mortgages), read Nov. 3, 2026: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1632
- City of Baldwin Park, Julia McNeill Senior Center: https://www.baldwinpark.com/572/Julia-McNeill-Senior-Center
- City of Baldwin Park, Public Transit (Dial-A-Ride): https://www.baldwinpark.com/233/Public-Transit

- City of Baldwin Park, Home Improvement Loan & Grant: https://www.baldwinpark.com/514/Home-Improvement-Loan-Grant
- California Government Code 16190, when postponed taxes are due: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=16190
- LA County Registrar-Recorder, Homeowner Notification Program: https://www.lavote.gov/home/recorder/property-document-recording/homeowner-notification-program
- LA County Assessor, Homeowner Alert Service (e-Notification): https://assessor.lacounty.gov/news-information/enotification
- LA Superior Court, Local Rules ch. 4 (rule 4.3, probate at Stanley Mosk Courthouse): https://www.lacourt.ca.gov/courtrules/currentcourtrulespdf/chap4.pdf
- 24 CFR 206.27, HECM borrower obligations (insurance, taxes), read Nov. 2, 2026: https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206/subpart-B/section-206.27
- Office of the State Fire Marshal, Recommended Fire Hazard Severity Zones, Phase 4 LRA acres by city (March 24, 2025): https://34c031f8-c9fd-4018-8c5a-4159cdff6b0d-cdn-endpoint.azureedge.net/-/media/osfm-website/what-we-do/community-wildfire-preparedness-and-mitigation/fire-hazard-severity-zones/phase4_3_24_2025_lra_acres.pdf
- LACDA, Senior Grant Program (unincorporated areas): https://lacda.org/home-improvements/senior-grant-program
- NHS of Los Angeles County, Senior Home Repair Grants: https://www.nhslacounty.org/programs-and-services/senior-home-repair-grants-program/
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, table B25077 (median home value), Baldwin Park city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0603666
- HUD press release No. 25-145, 2026 HECM limit, read Oct. 28, 2026: https://www.hud.gov/news/hud-no-25-145
- California Civil Code, Chapter 8, Reverse Mortgages (7-day wait, 1923.2(k)), read Oct. 28, 2026: https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=4.&part=4.&chapter=8.&article=
- FTC, "Reverse Mortgages" (page dated Aug. 2022), read Oct. 28, 2026: https://consumer.ftc.gov/articles/reverse-mortgages



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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