naf Reverse

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Reverse mortgages in Chino Hills: counseling, San Bernardino County help and taxes

QUICK ANSWER

Chino Hills homeowners have two HUD-listed reverse mortgage counseling agencies within about 12 miles, in Ontario and Rancho Cucamonga, and both counsel in person, by phone or by video. Chino Hills is in San Bernardino County, not Los Angeles County, so your tax offices, aging services and elder abuse line are different from Diamond Bar's next door. Here's the plain truth: if you're still working and can afford a regular payment, a reverse mortgage may not be the right fit, and I'll tell you so.

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

- **Chino Hills is in San Bernardino County.** Use the county's Assessor-Recorder-County Clerk and its Auditor-Controller/Treasurer/Tax Collector, not LA County's offices.
- **Counseling is close.** Ontario and Rancho Cucamonga agencies are about 10 and 12 miles away, and I don't choose or pay yours.
- **The county's aging department runs the abuse line.** San Bernardino County Adult Protective Services takes reports 24 hours a day at 877-565-2020.
- **Higher-value homes have choices.** The HECM counts value only up to HUD's limit; private loans set their own rules.
- **Property Tax Postponement and a reverse mortgage usually don't mix.**

Counseling near Chino Hills

HUD's counselor data, read Nov. 3, 2026, lists these agencies within about 30 miles of Chino Hills that offer reverse mortgage counseling. Distances are straight-line and approximate. I'm not recommending any of them.

City	Agency	About	Phone	What HUD lists
Ontario	Inland Fair Housing and Mediation Board	10 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	12 miles	909-988-5979	In person, phone, video; English, Spanish
Orange	NeighborWorks Orange County	15 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Riverside	Carolyn E. Wylie Center	20 miles	951-683-5193	Group, online, phone, video; English, Spanish
Riverside	Credit.org	22 miles	800-431-8157	In person, group, phone; English, Spanish
San Bernardino	Inland Empire Resource Center	26 miles	909-887-8700	In person, group, online, phone, video; English, Spanish
Moreno Valley	NID-HCA Riverside / San Bernardino County	28 miles	951-399-4538	In person, group, phone; English

Here's what I'd check first. A listing shows an agency offers the service, so ask whether a HECM counselor is available, what it costs, and whether family can join. For how a session works, see counseling near Diamond Bar.

San Bernardino County offices and help lines

- **Assessor-Recorder-County Clerk** (home value records, exemptions, recorded documents): Assessor Services, 909-387-8307, 222 W. Hospitality Lane, San Bernardino.
- **Auditor-Controller/Treasurer/Tax Collector** (your property tax bill): (909) 387-8308.

- **Suspected abuse of an older adult:** San Bernardino County Adult Protective Services, 877-565-2020, 24 hours a day, every day. You can also report online, and you may stay anonymous. Call 911 if someone is in danger.
- **Finding services:** Senior Information & Assistance, 800-510-2020 (a statewide number that connects you to your county's aging office); choose San Bernardino County, whose Department of Aging and Adult Services – Public Guardian answers. That line is for help finding services; it is not the abuse hotline.
- **Medicare questions:** HICAP, 800-434-0222, free Medicare counseling (not reverse mortgage counseling).

Chino Hills senior resources

- **Chino Hills Community Center,** 14250 Peyton Drive, 909-364-2826. The city's Active Adults 50+ program holds most activities here: a game room, ping pong, special interest groups and seasonal socials. Call for drop-in times.
- **Community Services,** 14000 City Center Drive, 909-364-2710.
- **Senior lunch:** Family Service Association serves weekday hot lunches at the Chino Senior Center, 13170 Central Avenue in Chino, 909-287-7946. Homebound meals are also offered.

Languages and your contract

If a reverse mortgage on your Chino Hills home is negotiated mainly in Spanish, Chinese, Tagalog, Vietnamese or Korean, California Civil Code 1632 says the business must give each borrower a translation of the full contract before signing. See protecting a parent.

Higher-value homes in Chino Hills

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Chino Hills at about $874,900 (2020 to 2024 estimates, as owners reported them). Your home may be worth more or less. The short version for higher-value homes: you have more than one kind of loan to compare.

For FHA case numbers assigned in 2026, HUD's HECM limit is $1,249,125, and a HECM uses the lower of your home's value or that limit. Private (proprietary) reverse mortgages

set their own rules, can suit higher-value homes, and some start at 55 in California. See types of reverse mortgages and how much you can get.

Whatever the loan, there's no required monthly mortgage payment, but property taxes, homeowners insurance, HOA dues and upkeep stay yours. If your home is in an HOA, budget for the dues. The balance grows over time; for when the loan comes due, see how a reverse mortgage works in California.

Property Tax Postponement

Property Tax Postponement is a state program, so it works the same for a San Bernardino County home, and choosing a reverse mortgage makes postponed taxes due. See Property Tax Postponement or a reverse mortgage?.

Do and don't

My advice:

Do

- **Do** call the San Bernardino County offices, not LA County's, about your Chino Hills tax bill.
- **Do** include HOA dues in your budget before you decide.
- **Do** compare a HECM and a private loan in writing if your home's value is high.

Don’t

- **Don't** pay or sign because someone says the offer ends today.
- **Don't** skip counseling or California's 7-day wait after counseling before a final application or fee.
- **Don't** let anyone require you to buy an annuity or other product with the loan.

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

Example: Bernard compares two loans

Bernard, 69, is retired and owns his Chino Hills home, which he believes is worth more than the HECM limit. He did his counseling in person in Ontario. Afterward he asked for a HECM and a private reverse mortgage side by side, with every cost listed.

He kept his HOA dues, taxes and insurance in his budget. He chose to take a few weeks and talk it over with his sister before deciding anything.

Questions families ask

How do I find a good reverse mortgage lender in Chino Hills?

I can't rate myself, so here's what I'd look for in anyone: a loan officer who explains that counseling is required, shows every cost, explains when it isn't a fit, and never pushes other products. Check any license on NMLS Consumer Access. I'm Tom Jarboe, NMLS #210600, with an office in Diamond Bar, next door.

My home in Chino Hills is worth more than the HECM limit. What's the difference between a HECM and a private reverse mortgage?

Think of it this way: a HECM is FHA-insured and counts value only up to HUD's limit. A private (proprietary) loan isn't FHA-insured and sets its own age, limit and cost rules. Get both in writing and compare.

Who do I call in San Bernardino County to report elder financial abuse?

Adult Protective Services at 877-565-2020, any time, or report online. Call 911 for an emergency, and your local police as well.

Which office handles property taxes for a Chino Hills home?

San Bernardino County's Auditor-Controller/Treasurer/Tax Collector sends the bill, (909) 387-8308. The Assessor-Recorder-County Clerk handles values and exemptions, 909-387-8307.

Can I get reverse mortgage counseling in person near Chino Hills?

Yes. HUD lists in-person counseling in Ontario and Rancho Cucamonga, about 10 to 12 miles away. Call ahead.

Sources (read November 3, 2026)

- HUD Housing Counselor data, 30 miles from Chino Hills, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=33.9898&Long=-117.7326&Distance=30
- HUD, find a housing counselor: https://answers.hud.gov/housingcounseling/s/?language=en_US
- San Bernardino County Assessor-Recorder-County Clerk, Homeowners' Exemption FAQ (phone and address): https://arc.sbcounty.gov/faqs/how-do-i-apply-for-the-homeowners-exemption
- San Bernardino County Auditor-Controller/Treasurer/Tax Collector: https://www.sbcountyatc.gov/tax-collector
- San Bernardino County Department of Aging and Adult Services – Public Guardian (Senior Information and Assistance, 800-510-2020): https://daas.sbcounty.gov/
- San Bernardino County, elder abuse reporting (June 12, 2025): https://main.sbcounty.gov/2025/06/12/protecting-our-elders-recognizing-and-reporting-elder-abuse-in-san-bernardino-county/
- City of Chino Hills, Senior Services: https://chinohills.org/271/Senior-Services
- City of Chino Hills, Active Adults 50+: https://chinohills.org/1126
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, table B25077, Chino Hills city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0613214
- California Civil Code 1632: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1632
- HUD press release No. 25-145, 2026 HECM limit: https://www.hud.gov/news/hud-no-25-145

- California Government Code 16190: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=16190
- State Controller, Property Tax Postponement: https://www.sco.ca.gov/ardtax_prop_tax_postponement.html
- California Civil Code, Chapter 8, Reverse Mortgages (7-day wait, 1923.2(k)): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=4.&part=4.&chapter=8.&article=
- FTC, "Reverse Mortgages": 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.

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