naf Reverse

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Reverse mortgages in Chino: counseling, the Senior Center and San Bernardino County help

QUICK ANSWER

Chino homeowners have two HUD-listed reverse mortgage counseling agencies within about 9 miles, in Ontario and Rancho Cucamonga, and both counsel in person, by phone or by video. Chino is in San Bernardino County, not Los Angeles County, so your tax offices, deed alerts, aging services and elder abuse line are different from Diamond Bar's. I'll give you both sides, the costs and risks as well as the help, and tell you plainly if a reverse mortgage isn't the right fit.

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 is in San Bernardino County.** Use that county's offices for taxes and recorded documents, not LA County's.
- **Counseling is close.** Ontario and Rancho Cucamonga agencies are about 8 and 9 miles away, and I don't choose or pay yours.
- **Part of Chino is in a Very High fire hazard zone.** The fire district's map took effect Sept. 1, 2025. Check your address, because insurance matters on a HECM (see below).
- **Your contract in your language.** If a reverse mortgage is negotiated mainly in Spanish, Chinese, Tagalog, Vietnamese or Korean, California requires a translated contract.
- **Property Tax Postponement and a reverse mortgage usually don't mix.** Postponed taxes come due if you take a reverse mortgage.

Counseling near Chino

HUD's counselor data, read Nov. 5, 2026, lists these agencies within about 30 miles of Chino 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	8 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	9 miles	909-988-5979	In person, phone, video; English, Spanish
Riverside	Carolyn E. Wylie Center	16 miles	951-683-5193	Group, online, phone, video; English, Spanish
Orange	NeighborWorks Orange County	17 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Riverside	Credit.org	18 miles	800-431-8157	In person, group, phone; English, Spanish
San Bernardino	Inland Empire Resource Center	22 miles	909-887-8700	In person, group, online, phone, video; English, Spanish
Moreno Valley	NID-HCA Riverside / San Bernardino County	24 miles	951-399-4538	In person, group, phone; English

None of these agencies lists Chinese. For Mandarin or Cantonese, 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. See counseling near Diamond Bar.

Languages and your contract

If a reverse mortgage on your Chino home is negotiated mainly in Spanish or Chinese (or 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.

Chino senior resources

- **Chino Senior Center,** 13170 Central Avenue, 909-334-3271, for seniors 50 and older. Open Monday to Thursday 8 a.m. to 7 p.m., Friday 8 a.m. to 6 p.m., Saturday 8 a.m. to 4 p.m. and Sunday 10 a.m. to 4 p.m.
- **Lunch:** Family Service Association serves lunch Monday to Friday, 11:30 a.m. to 12:30 p.m., with a suggested $3 donation for people 60 and older ($9.75 under 60). Homebound meals are also offered.
- **Help at the center:** a bilingual case manager (call for an appointment), a county aging department representative on the second Wednesday, HICAP Medicare counseling (not reverse mortgage counseling) on the first Thursday, and loans of walkers, canes, crutches and wheelchairs.
- **P.A.T.C.H.** prescription help, for Chino residents 50 and older within the program's income limits. It pays the pharmacy directly, while funds last.
- **Get S.M.A.R.T. rides:** door-to-door morning rides for Chino residents 50 and older to the Senior Center, doctors, grocery stores and pharmacies within city limits, with return trips after lunch. Call the Senior Center.

County help: taxes, deed alerts and probate

Chino is in San Bernardino County. Property taxes are due in two installments; San Bernardino County homeowner help has the dates, exemptions and who to call. 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 automatically, with no sign-up: under the county's Real Estate Informational Letter Program, the owner on file gets a letter when key documents, such as a grant deed or deed of trust, are recorded on the home.

If a parent dies, probate for a Chino home is handled by the Superior Court's Fontana District; see titles, trusts and probate.

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 Chino Valley Independent Fire District adopted CAL FIRE's recommended zones without changes in Ordinance No. 2025-01, effective Sept. 1, 2025, for Chino, Chino Hills and unincorporated areas in the district, and the State Fire Marshal's map shows 1,095 Very High acres in Chino's local areas; the fire marshal's office is at 909-902-5280, option 2.

See San Bernardino County homeowner help for how to check your address and where to get insurance help.

Home repair help

San Bernardino County says it doesn't run its own homeowner repair program and refers residents to their cities. Chino's 2025-2026 home improvement brochure lists:

- **Healthy Homes grant for seniors,** with Neighborhood Partnership Housing Services: home changes for safe, independent living, for owner-occupants with at least one household member 62 or older (the age rule is waived for a permanent mobility disability) and household income at or under HUD's low-income limits. NPHS: 1-800-761-6477 (1-800-761-NPHS).
- **A 5-year forgivable loan** for essential emergency repairs a city inspector finds; you must stay in the home 5 years.
- **A deferred loan at 3%,** with payments deferred 10 years or for the life of the first mortgage, whichever is longer.

Low-income limits in the 2025-26 brochure: $62,650 for one person, $71,600 for two, $80,550 for three, $89,500 for four. The brochure doesn't say whether funds are open now, so call the Housing Division at 909-334-3272.

One loan's terms are tied to the life of your first mortgage, so ask the city and me before combining any of these with a reverse mortgage. On a HECM, the reverse mortgage must be the first lien, and other liens must be subordinate to it (24 CFR 206.27(b)(3)).

Home values in Chino

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Chino at about $683,400 (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; for when the loan comes due, see how a reverse mortgage works in California.

Do and don't

My advice:

Do

- **Do** call the San Bernardino County offices, not LA County's, about your Chino tax bill.
- **Do** check your address on the fire district's map before you shop for insurance.

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: Leonel asks about a city loan first

Leonel, 67, owns his Chino home, which needs a new water heater and a safer bathroom. He called the city's Housing Division about the Healthy Homes grant and asked how a reverse mortgage would affect the city's loan programs. He did his reverse mortgage counseling in person in Ontario, with his niece.

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

Questions families ask

Can I get reverse mortgage counseling in person near Chino?

Yes. HUD lists in-person counseling in Ontario and Rancho Cucamonga, about 8 to 9 miles away. Call ahead.

Can a parent get rides to the senior center or the doctor in Chino?

Yes. The city's Get S.M.A.R.T. program gives door-to-door morning rides for Chino residents 50 and older within city limits. Call the Senior Center at 909-334-3271.

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

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.

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

- HUD Housing Counselor data, 30 miles from Chino, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=33.978037&Long=-117.657719&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 Chino, Seniors: https://www.cityofchino.org/320/Seniors
- City of Chino, Senior Services (lunch, case manager, HICAP, P.A.T.C.H., Get S.M.A.R.T.): https://www.cityofchino.org/322/Senior-Services
- City of Chino, Home Improvement Program Brochure 2025-2026 (Spanish edition): https://www.cityofchino.org/DocumentCenter/View/6425/Home-Improvement-Program-Brochure-2025-2026_Spanish-PDF
- Neighborhood Partnership Housing Services, contact: https://www.nphsinc.org/contact
- San Bernardino County Community Development and Housing, home ownership resources: https://cdh.sbcounty.gov/home-ownership-resources/
- San Bernardino County Board of Supervisors, District 1, Real Estate Fraud Prevention program (updated Aug. 3, 2023): https://bosd1.sbcounty.gov/2021/04/13/arcs-real-estate-fraud-prevention-program-alerts-property-owners-of-recorded-documents/
- San Bernardino County District Attorney, Real Estate Fraud (Real Estate Informational Letter Program): https://da.sbcounty.gov/real-estate-fraud/
- San Bernardino County Department of Aging and Adult Services – Public Guardian (APS): https://daas.sbcounty.gov/aging/
- Chino Valley Independent Fire District, Ordinance No. 2025-01 (Fire Hazard Severity Zones): https://chinovalleyfire.org/DocumentCenter/View/402/Fire-Hazard-Severity-Zone-Ordinance
- Chino Valley Independent Fire District, Fire Hazard Severity Zone Map: https://chinovalleyfire.org/fire-hazard-severity-zone-map
- 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
- San Bernardino Superior Court, Probate: https://sanbernardino.courts.ca.gov/divisions/probate
- San Bernardino Superior Court, Where Can I File: https://sanbernardino.courts.ca.gov/general-information/where-can-i-file
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, table B25077, Chino city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0613210
- HUD press release No. 25-145, 2026 HECM limit, read Oct. 28, 2026: https://www.hud.gov/news/hud-no-25-145
- California Government Code 16190, when postponed taxes are due: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=16190
- 24 CFR 206.27, HECM borrower obligations (insurance, taxes, liens), read Nov. 2, 2026: https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206/subpart-B/section-206.27
- 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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