naf Reverse

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Reverse mortgages in Claremont: counseling, the Joslyn Center and fire-zone insurance

QUICK ANSWER

Claremont homeowners have two HUD-listed reverse mortgage counseling agencies within about 10 miles, in Ontario and Rancho Cucamonga, and both counsel in person, by phone or by video. Claremont is in Los Angeles County, and part of the city is in a Very High fire hazard severity zone, which matters for homeowners insurance (more on that below). 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

- **Counseling is close.** Ontario and Rancho Cucamonga agencies are about 8 and 10 miles away, and I don't choose or pay yours.
- **Check your fire zone.** The city approved CAL FIRE's local fire hazard map on July 22, 2025, and it posts a parcel map.
- **The Joslyn Center offers Medicare counseling (HICAP)** by appointment, plus lunch and help finding services.
- **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 Claremont

HUD's counselor data, read Nov. 5, 2026, lists these agencies within about 30 miles of Claremont 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
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	10 miles	909-988-5979	In person, phone, video; English, Spanish
Riverside	Carolyn E. Wylie Center	22 miles	951-683-5193	Group, online, phone, video; English, Spanish
Riverside	Credit.org	23 miles	800-431-8157	In person, group, phone; English, Spanish
Orange	NeighborWorks Orange County	24 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
San Bernardino	Inland Empire Resource Center	25 miles	909-887-8700	In person, group, online, phone, video; English, Spanish
Moreno Valley	NID-HCA Riverside / San Bernardino County	30 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 another language, call HUD at (800) 569-4287. See counseling near Diamond Bar.

Languages and your contract

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

Claremont senior resources

- **Joslyn Center** (Claremont Senior Program), 660 N. Mountain Ave., (909) 399-5488, Monday to Friday, 9 a.m. to 5 p.m. The program is for people 55 and older. The **Blaisdell Center** is at 440 S. College Ave., (909) 399-5367. Call ahead around holidays.
- **Lunch:** the YWCA of San Gabriel Valley serves weekday lunch at both centers for adults 60 and older, first come, first served: 11:30 a.m. at Joslyn, noon at Blaisdell. Call (626) 960-2995.
- **HICAP** (Medicare counseling, not reverse mortgage counseling) meets at the Joslyn Center on the third Monday, by appointment through the Center for Health Care Rights, (213) 383-4519.
- **Community Emergency Fund:** help with rent, mortgage or utility hardship after an emergency. Apply Monday to Thursday at Joslyn.
- **Legal help for low-income seniors** (Bet Tzedek and Neighborhood Legal Services) is offered once a month at the Palomares Senior Center in Pomona, 909-620-2324.
- **Claremont Police** non-emergency line: (909) 399-5411.

Getting around

- **Get About,** rides for seniors 65 and older and people with disabilities, within Claremont, La Verne, Pomona and San Dimas plus selected destinations. Reservations: (909) 596-5964. Ticket books are sold at City Hall and the Joslyn Center.
- **Dial-a-Ride,** a curb-to-curb shared-ride cab: (909) 623-0183. Ask about eligibility; tickets are at City Hall and Joslyn.
- **AgingNext "Ride and Go"** volunteer rides: (909) 621-9900.

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 shows 3,188 Very High fire hazard zone acres in Claremont's local areas, and the City Council approved the local map as presented by CAL FIRE on July 22, 2025; the city posts a parcel-based map and says the map guides planning, not insurance.

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

Home repair help

Claremont's Housing Rehabilitation Program offers 0% deferred loans to low-income owners who hold title to a single-family home and live in it, for code violations, disabled access and other repairs (no remodeling), plus an Energy Efficiency Improvement Grant.

The city's page doesn't list amounts or whether funds are open now, so call (909) 399-5323. Ask the city and me before combining a city loan 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)).

County help: taxes, deed alerts and probate

Claremont is in Los Angeles County. Property taxes are due in two installments; LA 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 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 Claremont home is filed at the Stanley Mosk Courthouse in downtown Los Angeles; see titles, trusts and probate.

Home values in Claremont

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Claremont at about $897,000 (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** look up your parcel on the city's fire zone map before you talk about a loan.
- **Do** ask your insurance agent, in writing, which wildfire-safety steps earn a discount.

Don’t

- **Don't** let your insurance lapse. On a HECM, a lapse can make the loan come due, and a private loan's papers set its own rules.
- **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: Everett checks his fire zone first

Everett, 76, owns his Claremont home near the foothills and is thinking about a HECM. Before anything else, he looked up his parcel on the city's fire zone map and asked his insurance agent which wildfire-safety steps would earn a discount. He did his counseling in person in Ontario with his daughter.

He budgets for his property taxes, insurance and upkeep, and he's taking his time before he decides.

Questions families ask

Where can I get reverse mortgage counseling in person near Claremont?

HUD lists in-person counseling in Ontario and Rancho Cucamonga, about 8 to 10 miles away. Call ahead and ask about fees.

What happens if I can't keep homeowners insurance with a reverse mortgage?

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. See behind on taxes or insurance.

How do I find a reverse mortgage lender near Claremont 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 Claremont, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.124925&Long=-117.713923&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 Claremont, Senior Programs: https://www.claremontca.gov/Activities-Recreation/Senior-Programs
- City of Claremont, Senior Nutrition: https://www.claremontca.gov/Activities-Recreation/Senior-Programs/Nutrition
- City of Claremont, Social Resource Programs: https://www.claremontca.gov/Activities-Recreation/Senior-Programs/Social-Resource-Programs
- City of Claremont, Transit Services: https://www.claremontca.gov/Activities-Recreation/Senior-Programs/Transit-Services
- Pomona Valley Transportation Authority, Get About (seniors 65+ and disabled persons): https://www.pvtrans.org/programs/get-about/
- City of Claremont, Housing Rehabilitation Program: https://www.claremontca.gov/City-Services/Housing/Housing-Rehabilitation-Program
- City of Claremont, LRA Fire Severity Zone Map: https://www.claremontca.gov/City-Services/Public-Safety/Fire/LRA-Fire-Severity-Zone-Map
- City of Claremont, parcel-based fire hazard severity zone map (PDF): https://www.claremontca.gov/files/assets/public/v/1/city-managers-office/documents/claremont-fhsz-map-parcel-based.pdf
- City of Claremont, Police: https://www.claremontca.gov/City-Services/Public-Safety/Police
- 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
- 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
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, table B25077 (median home value), Claremont city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0613756

- 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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