naf Reverse

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Reverse mortgages in Covina: counseling, the Senior & Community Center and home repair

QUICK ANSWER

Covina homeowners can get independent reverse mortgage counseling from four HUD-listed agencies in Ontario, Rancho Cucamonga, Orange and Riverside, and all of them counsel by phone in English or Spanish. Covina is in Los Angeles County. One thing to check first: the city says that, in general, Covina addresses with street numbers of 3,000 or more are in unincorporated LA County, not the city, so some city programs below won't apply to you. I'll show you the costs and risks along with 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 four agencies within about 30 miles. I don't choose or pay yours.
- **Check whether you're in the city.** A Covina mailing address isn't always inside city limits, which decides the repair and ride programs you can use.
- **The city's repair program has a lien rule.** Ask the city and me before combining it with a reverse mortgage.
- **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 Covina

HUD's counselor data, read Nov. 5, 2026, lists these agencies within about 30 miles of Covina 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	17 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	19 miles	909-988-5979	In person, phone, video; English, Spanish
Orange	NeighborWorks Orange County	20 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Riverside	Carolyn E. Wylie Center	30 miles	951-683-5193	Group, online, phone, video; English, Spanish

Ask each agency whether a HECM counselor is available, what it costs, and whether family can join by phone. For another language, call HUD at (800) 569-4287. See counseling near Diamond Bar.

Languages and your contract

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

Covina senior resources

- **Covina Senior & Community Center,** 815 N. Barranca Ave., (626) 384-5380, Monday to Friday, 8:30 a.m. to 4:30 p.m. (call ahead around holidays). It's for adults 55 and older who live in the Covina area. It offers a daily nutrition program, a fitness center, legal assistance and Mt. SAC classes; the schedule is in *Covina Today*.

- **Covina Transit Dial-A-Ride,** rides (877) 858-5556, for city residents 60 and older (or under 60 with Access Services membership or an approved ADA application). Register at City Hall, 125 E. College St., with a government photo ID and proof that you live in Covina. The city lists no fare for rides to city facilities, including the Senior & Community Center, and 25 cents within Covina.
- **Unincorporated Covina addresses** use LA County Dial-A-Ride, (800) 439-0439.
- **Covina Police** non-emergency line: 626-331-3391.

Home repair help, and the lien rule

The City of Covina Residential Rehabilitation Program helps owner-occupants of single-family homes or mobile homes inside city limits with health and safety repairs and accessibility changes for older or disabled residents. Its flyer, updated November 2025, says:

- **Status:** a waiting list. Qualifying applicants go on the list and are contacted when funding is available; emergencies and life-safety issues come first.
- **Income limits (2025):** $84,850 for one person, $96,950 for two, $109,050 for three, $121,150 for four. Household assets can't exceed $60,000.
- **Amounts:** for a single-family home, up to $40,000 in all: a $10,000 grant written off over 5 years, plus a loan of up to $30,000 at 3% simple interest. Mobile homes: an $8,000 grant.
- **The lien rule:** you need "sufficient equity," you can have no more than two other liens on the home, and the city won't accept less than third position.

A reverse mortgage is a lien on your home, so ask the city and me before combining this program with one. 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)).

Call Special Projects at (626) 384-5509. If your address is in unincorporated Covina, ask LA County's LACDA about its Single Family Home Improvement Program at (626) 586-1805, and about its other repair programs for unincorporated areas.

County help: taxes, deed alerts and probate

Covina 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 Covina 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 Covina, but the city's code still refers to a Very High zone map from 2008, so ask the city which map applies.

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

Home values in Covina

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Covina at about $718,900 (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** check whether your address is inside Covina city limits before you count on a city program.
- **Do** get the city's answer in writing before combining its repair program with a loan.

Don't

- **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: Consuelo asks before she combines programs

Consuelo, 70, owns her home inside Covina city limits, and its old plumbing needs work. She's on the city's rehabilitation waiting list and is also looking at a HECM. She asked Special Projects, in writing, how a reverse mortgage would fit the program's lien rule. She keeps paying her property taxes and insurance, and she hasn't decided yet.

Questions families ask

Is my Covina address in the city or in unincorporated LA County?

The city's repair flyer says that, in general, city addresses have street numbers of 2,999 or lower, and numbers of 3,000 or more are generally unincorporated LA County. Call City Hall at (626) 384-5400 to be sure.

Can I use Covina's home repair program if I have a reverse mortgage?

Maybe. The program needs "sufficient equity," allows no more than two other liens, and won't take less than third position. On a HECM, the reverse mortgage must be the first lien, and other liens must be subordinate to it. Ask Special Projects at (626) 384-5509, and me, before you combine them.

How do I find a reverse mortgage lender near Covina 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 Covina, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.090475&Long=-117.882143&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 Covina, Covina Senior & Community Center: https://covinaca.gov/residents/activities/covina-senior-community-center/
- City of Covina, Transportation (Dial-A-Ride): https://covinaca.gov/residents/public-works/transportation/
- City of Covina, Community Development (City Hall address, phone and hours): https://covinaca.gov/city-departments/community-development/

- City of Covina, Residential Rehabilitation Program flyer (updated 11/2025): https://covinaca.gov/wp-content/uploads/2025/11/Housing-Rehabilitation-Flyer-2025-updated-11.2025.pdf
- City of Covina, Special Projects: https://covinaca.gov/city-departments/community-development/special-projects/
- Covina Police Department: https://covinapd.org/
- Covina Municipal Code ch. 14.13 (fire hazard severity zone, Ord. 08-1959): https://ecode360.com/46917711
- 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) and the first-lien rule (206.27(b)(3)), 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
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, table B25077 (median home value), Covina city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0616742
- 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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