naf Reverse

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Reverse mortgages in Diamond Bar: counseling, tax and senior help

QUICK ANSWER

Diamond Bar families can get independent reverse mortgage counseling from HUD-listed agencies in nearby counties, many by phone or video, including counseling in Spanish and Vietnamese. HUD lists none with a Los Angeles County address. The city, LA County and the State Controller also run programs worth a look before you decide anything. My office is right here in Diamond Bar, so this is my home turf, and I want you to understand your choices before you talk to anyone, including me.

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 independent, and often by phone or video.** Every HECM borrower meets with a HUD-approved counselor before applying. I don't choose or pay yours.
- **HUD lists six reverse mortgage counseling agencies within about 30 miles, none in LA County.** The nearest are in Ontario, Rancho Cucamonga and Orange, and most counsel by phone.
- **Property Tax Postponement and a reverse mortgage usually don't mix.** Under state law, choosing a reverse mortgage makes postponed taxes due. Read that guide before choosing.
- **LA County has help lines.** They cover elder abuse reports, care facility complaints, finding services, and Medicare questions.
- **Scams exist.** If anyone pressures you to sign or pay, stop and call a counselor or Adult Protective Services.

Counseling near Diamond Bar

HUD's counselor data, checked Nov. 2, 2026, lists six agencies within about 30 miles of Diamond Bar that offer reverse mortgage counseling. None has a Los Angeles County address. I'm not recommending any of them, and the table runs in order of city. HUD's list changes, so check it again when you're ready.

City	Agency	Phone	What HUD lists
Ontario	Inland Fair Housing and Mediation Board	800-321-0911	In person, group, online, phone, video; English and Spanish
Orange	NeighborWorks Orange County	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Rancho Cucamonga	Neighborhood Partnership Housing Services (NPHS)	909-988-5979	In person, phone, video; English and Spanish
Riverside	Carolyn E. Wylie Center	951-683-5193	Group, online, phone, video; English and Spanish
Riverside	Credit.org	800-431-8157	In person, group, phone; English and Spanish
San Bernardino	Inland Empire Resource Center	909-887-8700	In person, group, online, phone, video; English and Spanish

Here's what I'd check first. A listing shows an agency offers the service. It doesn't prove a specific counselor is on HUD's HECM roster, so ask. Also ask about the fee, whether your family can join by phone or video, and which languages the agency offers. For how a session works, see counseling near Diamond Bar.

LA County help lines

Diamond Bar is in LA County, so if you suspect abuse of an older adult, call the county hotline at 1-877-477-3646, any time (911 in an emergency); anyone, not only a professional, may report.

To find services, call 1-800-510-2020 (a statewide number that connects you to your county's aging office); the county follows a "No Wrong Door" approach, so you can start

anywhere. More help lines, including the care facility ombudsman and HICAP for Medicare questions, are in protecting a parent.

City of Diamond Bar senior resources

- **Senior Services:** 909-839-7068. **Recreation:** 909-839-7070.
- **Senior Health Day,** March 31, 2027, 9:30 to 11:30 a.m., for residents 55+ at Diamond Bar Center, 1600 Grand Ave.
- **Home Improvement Program.** The city offers zero-interest, deferred-payment loans for repairs to qualifying low- and moderate-income homeowners, first come, first served. Call Community Development at 909-839-7030 for the amounts, terms and who qualifies. This is the city's program, not mine.

Property Tax Postponement

Diamond Bar homeowners 62 or older often ask me about the State Controller's Property Tax Postponement. Choosing a reverse mortgage makes postponed taxes due, so usually you pick one; read Property Tax Postponement or a reverse mortgage? for who qualifies and what to ask first.

Your county assessor can tell you which property tax exemptions and programs apply to you. I can't give tax advice, so please ask them before you plan around this.

Scams and pressure

In August 2026, the Sonoma County Assessor and Tax Collector, a California county tax office, warned that there is no IRS Form 1098-SR, and that false claims about it are targeting seniors. If someone pitches you a "Form 1098-SR" to freeze your property taxes, don't pay or sign.

The FTC warns about pressure to act, products pushed along with the loan, and contractors pitching reverse mortgages for repairs. California makes a lender wait 7 days after counseling before taking a final application or charging any fee, which gives you time. See protecting a parent.

Do and don't

My advice:

Do

- **Do** call two or three counseling agencies and ask about fees, languages and phone or video.
- **Do** write down the name of anyone who contacts you about your home, and call back on a number you look up yourself.
- **Do** ask each agency whether a family member can join your call or meeting.
- **Do** call Adult Protective Services if you suspect someone is taking advantage of an older adult.

Don’t

- **Don't** sign or pay anything because someone says you must hurry.
- **Don't** let anyone talk you out of your counseling session or the 7-day wait.
- **Don't** give out a Social Security number, bank details or deed information over an unexpected call.

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

Example: Maria and her son choose a counselor

Maria, 71, owns her Diamond Bar home and lives on a fixed income. Her son lives out of state. She received a flyer about a "property tax freeze form" and a call from a salesman. Her son looked at the agencies HUD lists near Diamond Bar and booked a phone session.

The counselor explained that no such federal form exists. Maria also learned that Property Tax Postponement and a reverse mortgage usually don't mix. She is not ready to decide, and nothing has been signed.

Her son called the county's information line, and the two of them set a no-pressure call with a lender.

Questions families ask

Where can I get reverse mortgage counseling near Diamond Bar, and can my kids join by phone?

HUD lists agencies in San Bernardino, Orange and Riverside counties, and most counsel by phone or video. California allows counseling by phone if the applicant chose that. Whether a family member can join is up to the agency, so ask when you book.

Can I postpone my California property taxes if I have a reverse mortgage?

That's a question for the Controller, so call (800) 952-5661 before you plan on it. What California law does say is that if you choose a reverse mortgage after postponing taxes, all the postponed taxes become due. Refinancing does too.

Is the "Form 1098-SR" that is supposed to freeze my property taxes real?

No. The Sonoma County Assessor and Tax Collector, a California county tax office, warned in August 2026 that there is no IRS Form 1098-SR. If someone contacts you about one, hang up and call your county assessor.

Can you recommend a reverse mortgage specialist near Diamond Bar who explains things clearly and doesn't pressure you?

I can't rate myself, so here is what I'd look for in anyone. Expect to meet an independent counselor before you apply. Expect no one to push other financial products along with the loan. Look up any loan officer's license on NMLS Consumer Access.

I'm Tom Jarboe, NMLS #210600, and I'm glad to be one of the people you talk to, with no pressure.

Sources (read October 28 to November 2, 2026)

The State Controller's site couldn't be read directly, so the 2026-27 Property Tax Postponement window comes from county tax-collector pages that quote the program (see the Property Tax Postponement guide's sources).

- HUD Housing Counselor data, agencies listing reverse mortgage counseling (service code RMC) within 30 miles of Diamond Bar (read Nov. 2, 2026): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.0286&Long=-117.8103&Distance=30
- HUD, find a housing counselor (consumer search, link tested Nov. 2, 2026): https://answers.hud.gov/housingcounseling/s/?language=en_US
- LA County Aging & Disabilities, how to report: https://ad.lacounty.gov/services/how-to-report/
- LA County Aging & Disabilities, Adult Protective Services: https://ad.lacounty.gov/services/adult-protective-services/
- LA County Aging & Disabilities, HICAP: https://ad.lacounty.gov/services/older-adult-services/hicap/
- LA County Aging & Disabilities, contact (Information & Assistance, 1-800-510-2020): https://ad.lacounty.gov/contact-us
- LA County Aging & Disability Resource Connection, frequently asked questions ("No Wrong Door"): https://ad.lacounty.gov/adrc/frequently-asked-questions-faqs/
- California Welfare and Institutions Code 15631, who may report: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=WIC&sectionNum=15631
- City of Diamond Bar, Fall 2026 Recreation Guide (PDF): https://www.diamondbarca.gov/DocumentCenter/View/14065
- City of Diamond Bar, Senior Health Day: https://www.diamondbarca.gov/1164/Senior-Health-Day
- City of Diamond Bar, Home Improvement Program: https://www.diamondbarca.gov/169/Home-Improvement-Program
- City of Diamond Bar, city newsletter message (Aug. 2026): https://www.diamondbarca.gov/CivicSend/ViewMessage/message/298211
- California Government Code section 16190, when postponed taxes are due: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=16190
- California Revenue and Taxation Code sections 20581 to 20622 (Property Tax Postponement): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=RTC&division=2.&title=&part=10.5.&chapter=2.&article=
- State Controller, Property Tax Postponement: https://www.sco.ca.gov/ardtax_prop_tax_postponement.html

- Sonoma County Assessor and Tax Collector, warning about false "1098-SR" claims (Aug. 19, 2026): https://sonomacounty.gov/county-assessor-and-tax-collector-warn-of-false-1098-sr-property-tax-claims-targeting-seniors
- FTC, "Reverse Mortgages": https://consumer.ftc.gov/articles/reverse-mortgages
- 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=



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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