naf Reverse

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Reverse mortgages in Glendora: counseling, the La Fetra Center, fire zones and county help

QUICK ANSWER

Glendora homeowners can get independent reverse mortgage counseling from HUD-listed agencies in Ontario and Rancho Cucamonga, about 16 to 17 miles away, and both counsel by phone or video. Glendora's adopted fire map has Very High fire hazard zones, and on a HECM keeping homeowners insurance in force is a loan duty, so I'd look at that early. Here's where I'd start, with honest answers, both sides.

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

- **Glendora is in Los Angeles County.** Your property tax, assessor and county senior services all run through LA County.
- **Counseling is required, and it's independent.** HUD lists five agencies within about 30 miles that offer reverse mortgage counseling. I don't choose or pay yours.
- **Check your fire zone.** The City Council adopted the State Fire Marshal's fire hazard map in July 2025; the state's figures show about 5,149 acres in Glendora's Very High zone. Insurance matters on a HECM (see below).
- **Your contract in your language.** If a reverse mortgage is negotiated mainly in Spanish (or Chinese, Tagalog, Vietnamese or Korean), California requires a translated contract before you sign.
- **Property Tax Postponement and a reverse mortgage usually don't mix.** Postponed taxes come due if you take a reverse mortgage.

Counseling near Glendora

HUD's counselor data, read Nov. 5, 2026, lists these agencies within about 30 miles of Glendora 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	16 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	17 miles	909-988-5979	In person, phone, video; English, Spanish
Orange	NeighborWorks Orange County	23 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Riverside	Carolyn E. Wylie Center	29 miles	951-683-5193	Group, online, phone, video; English, Spanish
Riverside	Credit.org	30 miles	800-431-8157	In person, group, phone; English, Spanish

If you'd like a language other than English or Spanish, here's what I'd do: call HUD at (800) 569-4287 and ask for a HECM counselor who speaks it, or ask an agency about an interpreter. Ask about the fee, and whether family can join by phone. For how a session works, see counseling near Diamond Bar.

Glendora senior resources and rides

- **La Fetra Center,** 333 E. Foothill Blvd., (626) 914-0560, la_fetra@cityofglendora.gov, Monday to Friday, 8 a.m. to 4:30 p.m. The city says it serves adults over 18, residents and non-residents alike. The nutrition program and Meals on Wheels are for people 60 and older.
- **Classes and trips:** classes (some with a fee) are in the city's Activity Guide, and the center runs day trips each season.
- **Membership and newsletter:** "Partners of La Fetra" is open to everyone for $10 a year. The monthly *La Fetra Times* is $12 a year ($10 for Partners).

- **Glendora Dial-A-Ride** is for city residents 62 and older, or younger riders who can't use public transit because of a disability (with a physician's verification). It runs Monday to Friday, 8 a.m. to 5 p.m., and weekends 9 a.m. to 5 p.m. One-way fares are $0.50 in Glendora, $1.50 to Azusa, Covina or San Dimas, and $4.00 to Baldwin Park, Duarte, Pomona or West Covina (outside the city, to approved medical facilities only). Register at the Transportation Center, 410 E. Dalton Ave., with a photo ID and proof of residency, or email Transportation@CityofGlendora.gov.
- **On the Move Riders,** a city program that teaches riders to use public transit, needs a loaded TAP card: (626) 914-8235.

County help: taxes, deed alerts and probate

Glendora is in Los Angeles County. Property taxes are due in two installments; LA County homeowner help has the dates, exemptions, senior help lines 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 Glendora home is filed at the Stanley Mosk Courthouse in downtown Los Angeles; see titles, trusts and probate. City Hall is at 116 E. Foothill Blvd., (626) 914-8200.

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 City Council passed Ordinance No. 2094 on July 8, 2025, adopting the State Fire Marshal's Fire Hazard Severity Zone map for the parts of Glendora that the city is responsible for; the State Fire Marshal's 2025 figures for those areas are about 5,149 acres Very High, 578 High and 555 Moderate.

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

Scams

The Glendora Police Department's crime prevention page warns about grandparent, IRS, utility and jury duty scams, among others, and says government agencies don't ask for payment with gift cards. Call the police at (626) 914-8250 before you give anyone gift card information.

Home repair help

When we checked in November 2026, the city's housing resources page listed no homeowner repair program, and LACDA's repair grants are for unincorporated areas; call LACDA's main line, (626) 262-4511, to check whether your address qualifies.

Neighborhood Housing Services of LA County (a nonprofit) lists a Senior Minor Home Repair Grant of up to $5,600 for homeowners 62 and older in LA County: 213-381-2862. Ask whether it's open and who qualifies. It isn't my program, and it's separate from any reverse mortgage.

Languages and your contract

Under California Civil Code 1632, if a reverse mortgage 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. If your loan is explained in one of those languages and you don't get the contract in it, stop and ask why. See protecting a parent.

Home values in Glendora

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Glendora at about $862,700 (2020 to 2024 estimates, as owners

reported them), and about 68% of homes are owner-occupied. That's 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 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** look up your address on the fire zone map and keep your insurance paid.
- **Do** bring a family member to calls and meetings if you'd like a second set of ears.
- **Do** call two or three counseling agencies and compare fees and times.

Don’t

- **Don't** pay anyone with gift cards. Call the police first.
- **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: Leticia checks her insurance first

Leticia, 68, owns her Glendora home near the foothills. Before looking at a reverse mortgage, she and her son looked up her address on the State Fire Marshal's map and called her insurance agent about her coverage.

She had a question about her renewal, so she called the state Department of Insurance (see the Los Angeles County homeowner help guide). She keeps paying her property taxes and insurance. Next, she'll do a phone counseling session with her son listening. She hasn't decided yet.

Questions families ask

Is there a reverse mortgage lender near Glendora 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, 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 Glendora, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.144964&Long=-117.847804&Distance=30
- HUD, find a housing counselor: https://answers.hud.gov/housingcounseling/s/?language=en_US
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, tables B25077 (median home value) and B25003 (tenure), Glendora city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0630014
- City of Glendora, La Fetra Center Senior Services: https://www.cityofglendora.gov/Services/La-Fetra-Center-Senior-Services
- City of Glendora, Transit Services (Dial-A-Ride): https://www.cityofglendora.gov/Services/Transportation/Transit-Services
- City of Glendora, City Hall contact (page footer): https://www.cityofglendora.gov/Explore/Housing-Authority-and-CDBG
- City of Glendora, Housing Resources: https://www.cityofglendora.gov/Explore/Housing-Authority-and-CDBG/Housing-Resources
- City of Glendora, Approved Ordinance No. 2094, Fire Hazard Severity Zone Maps: https://www.cityofglendora.gov/News-Articles/Approved-Ordinance-No.-2094-Fire-Hazard-Severity-Zone-Maps
- Office of the State Fire Marshal, 2025 recommended LRA Fire Hazard Severity Zone acreage by city: 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
- Glendora Police Department, Crime Prevention Tips: https://www.cityofglendora.gov/Services/Public-Safety/Police-Department/Crime-Prevention-Tips
- 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), read Nov. 2, 2026: https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206/subpart-B/section-206.27
- 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 Chapter 4, Rule 4.3 (probate at Stanley Mosk Courthouse): https://www.lacourt.ca.gov/courtrules/currentcourtrulespdf/chap4.pdf
- LACDA, Senior Grant Program and Handyworker Program (unincorporated areas): https://lacda.org/home-improvements/senior-grant-program and https://lacda.org/home-improvements/handyworker-program
- Neighborhood Housing Services of LA County, Senior Home Repair Grants: https://www.nhslacounty.org/programs-and-services/senior-home-repair-grants-program/
- 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
- 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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