naf Reverse

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Reverse mortgages in Hacienda Heights: county help, counseling, fire zones and rides

QUICK ANSWER

Hacienda Heights is an unincorporated community, so there's no city hall: Los Angeles County handles your property tax, senior services, parks and home repair grants. The nearest HUD-listed reverse mortgage counseling agency is in Orange, about 14 miles away, and it counsels by phone too. My office is in Diamond Bar, and I'll give you honest answers on both sides, including when 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

- **No city government means county services.** Call LA County offices for taxes, senior programs, repair grants and abuse reports. Hacienda Heights is in the county's First Supervisorial District.
- **Counseling is required, and it's independent.** HUD lists three agencies within about 30 miles that offer reverse mortgage counseling. I don't choose or pay yours.
- **Your contract in your language.** If a reverse mortgage is negotiated mainly in Chinese or Spanish (or Tagalog, Vietnamese or Korean), California requires a translated contract before you sign.
- **County repair grants are for unincorporated areas.** Hacienda Heights is unincorporated. Income and ownership rules apply, so ask whether they're taking applications.
- **Check your fire zone.** The Puente Hills Habitat Preservation Authority says the brush areas it clears to protect Hacienda Heights are in CAL FIRE's Very High fire hazard zones. Check your own address, because insurance matters on a HECM (see below).
- **Property Tax Postponement and a reverse mortgage usually don't mix.** Postponed taxes come due if you take a reverse mortgage.

Counseling near Hacienda Heights

HUD's counselor data, read Nov. 5, 2026, lists three agencies within about 30 miles of Hacienda Heights 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
Orange	NeighborWorks Orange County	14 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Ontario	Inland Fair Housing and Mediation Board	23 miles	800-321-0911	In person, group, online, phone, video; English,

City	Agency	About	Phone	What HUD lists
				Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	25 miles	909-988-5979	In person, phone, video; English, Spanish

None lists Chinese, Korean or Tagalog. If you'd like another language, 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.

County offices for Hacienda Heights

- **Sheriff:** the LASD Industry Station, (626) 330-3322, serves Hacienda Heights.
- **Your county supervisor (District 1):** San Gabriel Valley field office, (626) 350-4500.
- **Utility users tax senior exemption.** Unincorporated LA County charges a 4.5% utility users tax on phone, electric and gas service. A head of household who is 62 or older and receives SSI can apply in writing to the Treasurer and Tax Collector for an exemption: (213) 893-7984, Monday to Friday, 8 a.m. to 4 p.m.

The county's aging, elder abuse and property tax lines are in LA County homeowner help. More help lines are in protecting a parent.

Senior programs and rides

- **Steinmetz Senior Center,** in William Steinmetz Park, 1545 S. Stimson Ave., (626) 934-7041. LA County lists its hours as Monday to Friday, 8 a.m. to 5 p.m., with senior nutrition Monday to Friday, 8 a.m. to 2 p.m. LA County Parks lists Steinmetz Park among the sites with hot meals through county-funded agencies.
- **Hacienda Heights Community Center,** 1234 Valencia Ave., a county senior activity site, Monday to Friday, 9 a.m. to noon. County senior programs are for adults 55 and older.
- **The library,** 16010 La Monde St., (626) 968-9356, holds programs for older adults; see the LA County Library events calendar.

- **Heights Hopper Shuttle** (LA County Public Works) runs here and in Rowland Heights, Monday to Saturday, 8 a.m. to 7:15 p.m., with no fare for riders 60 and older: (626) 458-3909 (TDD 711). For ADA paratransit, call Access Services at 1-800-827-0829.

County help: taxes, deed alerts and probate

Hacienda Heights 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 Hacienda Heights home is filed at the Stanley Mosk Courthouse in downtown Los Angeles; 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 Puente Hills Habitat Preservation Authority said in January 2026 that the areas where it clears brush to protect Whittier and Hacienda Heights are in CAL FIRE's Very High fire hazard zones.

That doesn't tell you about your street: see LA County homeowner help for how to check your address and where to get insurance help.

Home repair help

Because Hacienda Heights is unincorporated, the LA County Development Authority's programs apply. Neither page says whether it's taking applications now, so call first.

- **Senior Grant Program:** up to $20,000 for repairs, for low-income seniors (LACDA's page says "62 years or older" in one place and "over 62 years old" in another, so ask which applies) (80% of area median income or less: $93,300 for one person, $106,600 for two). It must be your main home, owned at least 12 months. LACDA's main line: (626) 262-4511, or SeniorGrant@lacda.org.
- **Handyworker Program:** grants up to $9,000 for minor repairs, no age minimum. You must be on title, have owned the home at least 12 months and meet the same income limits. LACDA's main line: (626) 262-4511.
- **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.

These are county and nonprofit programs, not mine, and they're separate from any reverse mortgage. My advice: ask about them before you borrow for small repairs.

Languages and your contract

Under California Civil Code 1632, if a reverse mortgage is negotiated mainly in Chinese or Spanish (or 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 Hacienda Heights

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Hacienda Heights at about $820,800 (2020 to 2024 estimates, as owners reported them), and about 76% 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** call LA County, not a nearby city, for tax, senior and repair help.
- **Do** look up your address on the fire zone map and keep your insurance paid.
- **Do** ask for counseling and your contract in the language you're most comfortable with.

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: Ping gets around on the Heights Hopper

Ping, 72, owns her Hacienda Heights home and no longer drives. She rides the Heights Hopper to lunch at the Steinmetz Senior Center. Her daughter helped her apply in writing for the county's utility users tax senior exemption, since Ping is head of her household and receives SSI.

Ping found a counselor through HUD's line and booked a phone session, with her daughter listening, before talking with any lender. She keeps paying her property taxes and insurance, and she hasn't decided anything yet.

Questions families ask

If a parent can't drive, how do they get to the senior center or appointments?

The Heights Hopper Shuttle runs Monday to Saturday, with no fare for riders 60 and older: (626) 458-3909. For ADA paratransit, call Access Services at 1-800-827-0829.

Is there a reverse mortgage lender near Hacienda Heights 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 Hacienda Heights, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=33.995853&Long=-117.973023&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), Hacienda Heights CDP: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0631596
- Supervisor, First District, unincorporated areas and field offices: https://hildalsolis.org/get-to-know-first-district/
- LA County, Industry Sheriff's Station: https://locator.lacounty.gov/lac/Location/3177210/industry-sheriff-station
- LA County, William Steinmetz Park: https://locator.lacounty.gov/lac/Location/3179825/william-steinmetz-park
- LA County Parks, senior programs: https://parks.lacounty.gov/senior-programs/ and https://parks.lacounty.gov/hacienda-heights-community-and-rec-center/
- LA County Library, Hacienda Heights Library: https://lacountylibrary.org/hacienda-heights-library
- LA County Public Works, Heights Hopper Shuttle: https://pw.lacounty.gov/core-service-areas/transportation/heights-hopper-shuttle-co/
- LA County Public Works, Dial-A-Ride and Access Services: https://pw.lacounty.gov/transit/DAR.aspx
- LA County Treasurer and Tax Collector, Utility User Tax: https://ttc.lacounty.gov/uut/
- 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 Chapter 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), read Nov. 2, 2026: https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206/subpart-B/section-206.27
- Puente Hills Habitat Preservation Authority, press release, Jan. 20, 2026: https://www.habitatauthority.org/fc/Press%20Releases/2025%20Letterhead_CAL%20Fire%20Press%20Release_Website.pdf
- LACDA, Senior Grant Program and Handyworker Program: 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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