naf Reverse

Tom Jarboe, Regional Sales Manager
NMLS #210600 · (909) 869-6588
tom.jarboe@naf.com



Reverse mortgages in La Verne: counseling, senior programs, fire zones and county help

QUICK ANSWER

La Verne homeowners can get independent reverse mortgage counseling from HUD-listed agencies in Ontario and Rancho Cucamonga, about 11 to 13 miles away, and both counsel by phone or video. Parts of La Verne are in state 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

- **La Verne 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 six agencies within about 30 miles that offer reverse mortgage counseling. I don't choose or pay yours.
- **Check your fire zone.** The city says portions of La Verne are in Moderate, High and Very High Fire Hazard Severity Zones. Insurance matters on a HECM (see below).
- **The Community Center is the senior hub.** Lunch, seminars and a legal consultation by appointment are all at 3680 "D" Street.
- **Property Tax Postponement and a reverse mortgage usually don't mix.** Postponed taxes come due if you take a reverse mortgage.

Counseling near La Verne

HUD's counselor data, read Nov. 5, 2026, lists these agencies within about 30 miles of La Verne 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	11 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	13 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	24 miles	951-683-5193	Group, online, phone, video; English, Spanish
Riverside	Credit.org	26 miles	800-431-8157	In person, group, phone; English, Spanish
San Bernardino	Inland Empire Resource Center	28 miles	909-887-8700	In person, group, online, phone, video; 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.

La Verne senior resources and rides

- **La Verne Community Center,** 3680 "D" Street, 909-596-8776. The city holds all its indoor senior programs here.
- **Lunch:** Monday to Thursday for La Verne residents 60 and older; check in at 10 a.m., lunch at 11:30. The suggested donation is $3, and age is checked at your first visit.

- **Meals on Wheels** (San Dimas and La Verne area, for homebound residents): Monday to Friday, noon to 1 p.m., regular and diabetic menus, $7.50 a meal: (909) 596-1828.
- **Senior Seminar Series,** 10:30 a.m.; RSVP at 909-596-8776. Fall 2026 topics included financial preparedness, cyber security and Medicare changes for 2027.
- **Legal consultation** by appointment, fourth Monday at 1:30 p.m.
- **Senior Gas Pumping Program:** a red placard, for use at La Verne Shell (2510 Foothill), J.R. Shell (1808 White Ave.) and Vons Gas (1600 Foothill). Ask the Community Center how it works.
- **Newsletter:** the monthly Senior Newsletter is on the city's Seniors page.
- **Get About** (Pomona Valley Transportation Authority), for riders 65 and older and riders with disabilities, goes anywhere in Claremont, La Verne, Pomona and San Dimas, Monday to Friday 8 a.m. to 5 p.m. and Saturday 8 a.m. to 2 p.m. Fares are $2.75, or $3.75 for the extended area. Reservations: 909-596-5964; registration: (909) 596-7664, option 0.

City Hall is at 3660 "D" Street, 909-596-8726, Monday to Thursday, 7:30 a.m. to 5:30 p.m.

County help: taxes, deed alerts and probate

La Verne 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 La Verne 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 city's wildfire preparedness page says portions of La Verne are in state-established Moderate, High and Very High Fire Hazard Severity Zones, and it links to a map; the State Fire Marshal's 2025 recommended figures for the areas La Verne is responsible for are about 1,570 acres Very High, 388 High and 367 Moderate.

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

Home repair help

La Verne's earlier Housing Rehabilitation Program has ended: the City Council voted in April 2024 to close it out and notify the people on its interest list. 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 it isn't offered, stop and ask why. See protecting a parent.

Home values in La Verne

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in La Verne at about $817,000 (2020 to 2024 estimates, as owners

reported them), and about 69% 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** sign up for the county's email deed alerts, on top of the mailed notices.
- **Do** bring your questions to the legal consultation or a Senior Seminar at the Community Center.
- **Do** look up your address on the fire zone map and keep your insurance paid.

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** sign over your deed or "add a name" to title for anyone who promises help. A real reverse mortgage never asks you to sign your home over.
- **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: Evelyn gets her questions ready

Evelyn, 80, owns her La Verne home. After a Senior Seminar on financial preparedness at the Community Center, she wrote down her questions about reverse mortgages. Her daughter helped her sign up for the county's email deed alerts and looked up the home on the State Fire Marshal's map.

Evelyn found a counselor through HUD's line and booked a phone session, with her daughter listening. She keeps paying her property taxes and insurance. She hasn't decided yet.

Questions families ask

Is there a reverse mortgage lender near La Verne 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 La Verne, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.120521&Long=-117.769928&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), La Verne city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0640830
- City of La Verne, Seniors: https://www.laverneca.gov/410/Seniors
- City of La Verne, November 2026 Senior Newsletter: https://www.laverneca.gov/DocumentCenter/View/5303/NOVEMBER-2026-SENIOR-NEWSLETTER
- City of La Verne, Wildfire Preparedness and Risk Reduction Resources: https://laverneca.gov/732/Wildfire-Preparedness-Risk-Reduction-Res
- City of La Verne, City Council agenda packet, April 15, 2024, item 8 (Housing Rehabilitation Program close-out): https://www.laverneca.gov/AgendaCenter/ViewFile/ArchivedAgenda/_04152024-1338?packet=true
- Pomona Valley Transportation Authority, Get About: https://www.pvtrans.org/programs/get-about/
- 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

- 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
- 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.

(909) 869-6588 · tom.jarboe@naf.com

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.

Tom Jarboe, NMLS #210600, New American Funding, LLC, Company NMLS ID #6606. Branch NMLS #2856926. 20955 Pathfinder Rd, Suite 200, Diamond Bar, CA 91765. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Loans made or arranged pursuant to a California Financing Law license. This guide is not from HUD or FHA and was not approved by HUD, FHA or any government agency. Not a commitment to lend. Equal Housing Lender. More guides at thereverseguide.com.