naf Reverse

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Reverse mortgages in Pomona: counseling, senior centers and county help

QUICK ANSWER

Pomona homeowners have two HUD-listed reverse mortgage counseling agencies about 10 miles away, in Ontario and Rancho Cucamonga, and both counsel in English and Spanish, in person, by phone or by video. Pomona is in Los Angeles County, and the city runs two senior centers. I'll be straight with you from the start: a reverse mortgage costs real money, and the balance grows. I want you to understand it fully and make an honest, educated decision. My office is in Diamond Bar, a short drive from Pomona.

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 close.** The two nearest HUD-listed agencies counsel in English and Spanish. I don't choose or pay your counselor.
- **If your reverse mortgage is negotiated mainly in Spanish, your contract must be translated into Spanish.** California requires a full translation before you sign.
- **Pomona is in Los Angeles County.** Taxes, the assessor and the county elder abuse line all run through LA County.
- **The Palomares and Washington senior centers** offer free lunches for people 60 and older and free Mt. SAC classes.
- **Plan ahead for your family.** A trust and a durable power of attorney, set up early, can help if you later can't sign.

Counseling near Pomona

HUD's counselor data, read Nov. 3, 2026, lists these agencies within about 30 miles of Pomona that offer reverse mortgage counseling. 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	10 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	11 miles	909-988-5979	In person, phone, video; English, Spanish
Orange	NeighborWorks Orange County	19 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese
Riverside	Carolyn E. Wylie Center	22 miles	951-683-5193	Group, online, phone, video; English, Spanish
Riverside	Credit.org	23 miles	800-431-8157	In person, group, phone; English, Spanish
San Bernardino	Inland Empire Resource Center	26 miles	909-887-8700	In person, group, online, phone, video; English, Spanish
Moreno Valley	NID-HCA Riverside / San Bernardino County	30 miles	951-399-4538	In person, group, phone; English

None has a Los Angeles County address. Here's what I'd ask when you call: whether a HECM counselor can meet in Spanish, what it costs, and whether your children can join. See counseling near Diamond Bar.

Your language 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 the loan was negotiated mainly in Spanish, handing you only an English contract isn't allowed. See protecting a parent.

Pomona senior resources

- **Palomares Senior Center,** 499 E. Arrow Highway, (909) 620-2324, call for current hours
- **Washington Senior Center,** 865 E. Grand Avenue, (909) 620-2305, call for current hours
- **Free lunches** at both centers for adults 60 and older and adults with disabilities.
- **Free Mt. SAC courses** and a free Senior Social for adults 55 and older, with Project Horseshoe Farm. Call either center for current dates.

LA County offices and help lines

Pomona is in LA County: call the Assessor at (213) 974-3211 about home values and exemptions, or the Treasurer and Tax Collector at (213) 974-2111 about your tax bill (the county's shared toll-free property tax line is (888) 807-2111).

If you suspect abuse of an older adult, call the county hotline at 1-877-477-3646, any time, or 911 in an emergency; to find services, call 1-800-510-2020 (a statewide number that connects you to your county's aging office). More help lines are in protecting a parent.

Homes in Pomona

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Pomona at about $593,800 (2020 to 2024 estimates, as owners reported them), and about 54% of homes are owner-occupied. That isn't your home's value.

A HECM's amount depends on the youngest borrower's age, current interest rates and the lower of your home's value or HUD's limit. See how much you can get.

There's no required monthly mortgage payment, but property taxes, homeowners insurance, HOA dues and upkeep stay yours. The balance grows over time; for when the loan comes due, see how a reverse mortgage works in California.

When it comes due, heirs can sell, keep the home by paying off the loan, or walk away; see heirs: keep, sell or walk away.

From Tom: "I think everybody should have that. Even those that aren't considering a reverse mortgage, it's a good idea to have." He means a living trust and a durable power of attorney set up before anyone is incapacitated.

Talk to an estate planning attorney; whether a lender accepts a given trust or power of attorney depends on the loan's rules.

Property Tax Postponement

If a property tax bill is what worries you, look at the State Controller's Property Tax Postponement first, and know that choosing a reverse mortgage makes postponed taxes due. See Property Tax Postponement or a reverse mortgage?.

Do and don't

My advice: bring your family.

Do

- **Do** ask for your counseling, your loan papers and your contract in the language you're most comfortable with.
- **Do** bring a family member you trust to every meeting.
- **Do** talk with an estate planning attorney about a trust and power of attorney.

Don’t

- **Don't** sign an English-only contract if your loan was negotiated in another language.
- **Don't** skip California's 7-day wait after counseling before a final application or fee.
- **Don't** let anyone require you to buy an annuity or other product with the loan.

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

Example: Alfonso asks the right questions

Alfonso, 72, and his wife own their Pomona home. They're both retired. Their daughter booked a counseling session in the language they're most comfortable with, with an agency in Ontario, and all three joined.

When they later met a lender, they asked for the contract in their language and every cost in writing. They also made an appointment with an estate planning attorney. They keep paying their taxes and insurance, and they haven't decided yet.

Questions families ask

Can I get reverse mortgage counseling in my language near Pomona?

Every nearby HUD-listed agency counsels in English and Spanish, and one also lists Vietnamese. The closest are in Ontario and Rancho Cucamonga, about 10 to 11 miles away. For another language, call HUD at (800) 569-4287 and ask, or ask an agency about an interpreter. Call to confirm a HECM counselor is available in your language.

If we talk about the loan in another language, do I get my contract in that language?

Yes, for Spanish, Chinese, Tagalog, Vietnamese or Korean. Under California Civil Code 1632, a reverse mortgage negotiated primarily in one of those languages needs a full translation before you sign.

What happens to a Pomona home with a reverse mortgage when the owner dies?

The loan comes due. Heirs can sell, pay it off and keep the home, or turn it over; with a HECM, heirs never owe more than the home is worth when sold. Ask the servicer in writing about time limits. See after a parent dies.

Where are the senior centers in Pomona?

Palomares Senior Center at 499 E. Arrow Highway and Washington Senior Center at 865 E. Grand Avenue. Call ahead for current hours.

How do I check a reverse mortgage loan officer near Pomona?

Look up the license on NMLS Consumer Access. Here's what I'd want from any loan officer: they list every cost, tell you when it isn't a fit, and explain that independent counseling is required before you apply. I'm Tom Jarboe, NMLS #210600, in Diamond Bar.

Sources (read November 3, 2026)

- HUD Housing Counselor data, 30 miles from Pomona, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.0551&Long=-117.75&Distance=30
- HUD, find a housing counselor: https://answers.hud.gov/housingcounseling/s/?language=en_US
- City of Pomona, Senior Programs (senior centers, meals, Mt. SAC courses): https://www.pomonaca.gov/government/departments/community-services/senior-programs
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, tables B25077 and B25003, Pomona city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0658072
- California Civil Code 1632: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1632
- LA County property tax contact information: https://www.propertytax.lacounty.gov/Home/ContactUs/0
- LA County Aging & Disabilities, how to report abuse: https://ad.lacounty.gov/services/how-to-report/
- LA County Aging & Disabilities, contact: https://ad.lacounty.gov/contact-us

- eCFR, 24 CFR Part 206 (HECM rules): https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206
- California Government Code 16190: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=16190
- State Controller, Property Tax Postponement: https://www.sco.ca.gov/ardtax_prop_tax_postponement.html
- 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=
- FTC, "Reverse Mortgages": 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.

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