naf Reverse

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



# Reverse mortgages in Rowland Heights: county help, counseling and translated contracts

QUICK ANSWER

Rowland Heights is an unincorporated community, so there's no city hall: Los Angeles County handles your property tax, senior services, parks and elder abuse reports. The nearest HUD-listed reverse mortgage counseling agency is in Orange, about 12 miles away, and it counsels by phone too. My office is on Pathfinder Road, the same road as the Rowland Heights Community Center, and I'll tell you plainly if 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 and abuse reports. Rowland Heights is in the county's First Supervisorial District.
- **Counseling is independent.** HUD lists three agencies within about 30 miles, in Orange, Ontario and Rancho Cucamonga. I don't choose or pay yours.
- **Your contract in your language.** If a reverse mortgage is negotiated mainly in Chinese, Korean, Spanish, Tagalog or Vietnamese, California requires a translated contract before you sign.
- **County repair grants exist for unincorporated areas.** They are separate from any reverse mortgage.
- **Property Tax Postponement and a reverse mortgage usually don't mix.**

## Counseling near Rowland Heights

HUD's counselor data, read Nov. 3, 2026, lists three agencies within about 30 miles of Rowland Heights 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 |
|---|---|---|---|---|
| **Orange** | NeighborWorks Orange County | 12 miles | 714-409-3444 | In person, group, phone; English, Spanish, Vietnamese |
| **Ontario** | Inland Fair Housing and Mediation Board | 20 miles | 800-321-0911 | In person, group, online, phone, video; English, Spanish |
| **Rancho Cucamonga** | Neighborhood Partnership Housing Services | 21 miles | 909-988-5979 | In person, phone, video; English, Spanish |

None lists Chinese or Korean, and your language matters, so here's what I'd do. Call HUD at (800) 569-4287 and ask for a HECM counselor who speaks your language, or ask an agency whether it offers an interpreter. Ask about the fee and whether family can join. See counseling near Diamond Bar.

## County services for Rowland Heights

With no city hall, Rowland Heights runs on county services. It 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 (anyone may report); 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.

## Senior programs and home repair help

- **Rowland Heights Community Center,** in Pathfinder Community Regional Park, 18150 E. Pathfinder Road, (562) 690-0933. Call to ask about current programs and

hours for older adults.

- **Nearby Steinmetz Park** in Hacienda Heights also hosts senior programs; call LA County Parks.
- **County repair grants.** The LA County Development Authority (LACDA) runs a Handyworker grant for minor health and safety repairs, and a Senior Grant Program for low-income owners 62 and older, both for homes in unincorporated areas that include Rowland Heights. Income limits apply. Call LACDA's main line at (626) 262-4511 to ask whether the programs are taking applications. These are county programs, not mine, and they are not loans against your home.

## Languages and your contract

Under California Civil Code 1632, if a reverse mortgage is negotiated mainly in Chinese or Korean (or Spanish, Tagalog or Vietnamese), the business must give each borrower a translation before signing. Ask for it before you sign anything. See protecting a parent.

## Homes in Rowland Heights

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in Rowland Heights at about $851,300 (2020 to 2024 estimates, as owners reported them). Your home may be worth more or less.

A HECM uses the lower of your home's value or HUD's limit, $1,249,125 for FHA case numbers assigned in 2026; private reverse mortgages set their own rules.

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. See also can you lose your home?

## Property Tax Postponement

Before you borrow, ask whether the State Controller's Property Tax Postponement fits better, since a reverse mortgage makes postponed taxes due. Compare them in Property Tax Postponement or a reverse mortgage?.

### Do and don't

My advice:

**Do**

- **Do** call LA County, not a nearby city, for tax and senior services.
- **Do** ask for counseling and a contract in your language.
- **Do** ask LACDA about repair grants before borrowing for small repairs.

**Don’t**

- **Don't** pay anyone who pitches a "Form 1098-SR" to freeze your property taxes. A California county tax office warned in August 2026 that no such IRS form exists. Call the Assessor on a number you look up.
- **Don't** skip California's 7-day wait after counseling before a final application or fee.
- **Don't** let anyone require you to buy insurance, an annuity or another product with the loan.

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

### Example: Jae checks county help first

Jae, 77, owns his Rowland Heights home. A leaky water heater had him thinking about borrowing. His son called LACDA about a repair grant and then booked Jae a phone counseling session through HUD's line, asking for a counselor in the language Jae is most comfortable with.

Jae learned what a reverse mortgage costs and that taxes and insurance stay his. For now he's waiting to hear about the grant, and he hasn't applied for any loan.

## Questions families ask

### Rowland Heights isn't a city. Who do I call for help?

LA County. Call Aging & Disabilities at 1-800-510-2020 (a statewide number that connects you to your county's aging office) for services, the Assessor or Treasurer and Tax Collector about property taxes, and the elder abuse hotline at 1-877-477-3646 if you suspect abuse.

### Is there a senior center in Rowland Heights?

LA County Parks lists the Rowland Heights Community Center at Pathfinder Park as a senior activity site for adults 55 and older, weekday mornings. Call (562) 690-0933 for the current schedule.

### If the lender explains the loan in Chinese or Korean, do I get the contract in that language?

Yes. Under Civil Code 1632, a reverse mortgage negotiated primarily in Chinese or Korean (or Spanish, Tagalog or Vietnamese) needs a full translation before you sign.

### Is there a reverse mortgage lender near Rowland Heights who'll explain it clearly?

I can't rate myself, so here's what I'd look for in anyone. Look for someone who explains that counseling is required, lists every cost and tells you when it isn't a fit. Check licenses on NMLS Consumer Access. I'm Tom Jarboe, NMLS #210600, on Pathfinder Road in Diamond Bar.

**Sources (read November 3, 2026)**

- HUD Housing Counselor data, 30 miles from Rowland Heights, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=33.9761&Long=-117.9053&Distance=30
- HUD, find a housing counselor: https://answers.hud.gov/housingcounseling/s/?language=en_US
- LA County Parks, senior programs (Rowland Heights Community Center, Steinmetz Park): https://parks.lacounty.gov/senior-programs/
- LA County Services Locator, Pathfinder Community Regional Park Community Center: https://locator.lacounty.gov/lac/Location/3179566/pathfinder-community-regional-park-community-center
- Supervisor Hilda L. Solis, older-adult funding including the Rowland Heights Community Center (May 22, 2026): https://hildalsolis.org/?p=29227
- LACDA, Handyworker Program (eligible communities by district; LACDA main line): https://lacda.org/home-improvements/handyworker-program
- LACDA, Senior Grant Program: https://www.lacda.org/home-improvements/senior-grant-program/1000
- 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
- U.S. Census Bureau, American Community Survey (ACS) 2020-2024 5-year, table B25077, Rowland Heights CDP: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0663218
- California Civil Code 1632: https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV&sectionNum=1632
- HUD press release No. 25-145, 2026 HECM limit: https://www.hud.gov/news/hud-no-25-145
- 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=
- Sonoma County Assessor and Tax Collector, 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



## 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.

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.

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