naf Reverse

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Reverse mortgages in San Dimas: counseling, the senior center, repair loans and fire zones

QUICK ANSWER

San Dimas homeowners can get independent reverse mortgage counseling from HUD-listed agencies in Ontario and Rancho Cucamonga, about 13 to 15 miles away, and both counsel by phone or video. The city also runs its own home repair programs, including a 0% deferred-payment loan. If you're weighing that loan and a reverse mortgage, ask before you apply for either. 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

- **San Dimas 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.
- **Ask before you combine a city repair loan with a reverse mortgage.** A HECM must be the first lien, and other liens must be subordinate to (behind) it, so talk to the city and to me before you apply for either.
- **Check your fire zone.** The State Fire Marshal's 2025 recommended map shows about 3,190 acres of Very High fire hazard zone in San Dimas. Insurance matters on a HECM (see below).
- **Your contract in your language.** If a reverse mortgage is negotiated mainly in Spanish or Chinese (or 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 San Dimas

HUD's counselor data, read Nov. 5, 2026, lists these agencies within about 30 miles of San Dimas 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	13 miles	800-321-0911	In person, group, online, phone, video; English, Spanish
Rancho Cucamonga	Neighborhood Partnership Housing Services	15 miles	909-988-5979	In person, phone, video; English, Spanish
Orange	NeighborWorks Orange County	21 miles	714-409-3444	In person, group, phone; English, Spanish, Vietnamese

City	Agency	About	Phone	What HUD lists
Riverside	Carolyn E. Wylie Center	26 miles	951-683-5193	Group, online, phone, video; English, Spanish
Riverside	Credit.org	28 miles	800-431-8157	In person, group, phone; English, Spanish
San Bernardino	Inland Empire Resource Center	30 miles	909-887-8700	In person, group, online, phone, video; English, Spanish

None lists Chinese. 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.

San Dimas senior resources and rides

- **Senior Citizen/Community Center,** 201 E. Bonita Ave., 909-394-6290, parksrecreation@sandimasca.gov. Monday to Thursday, 7:30 a.m. to 8:30 p.m.; the city's pages list two different Friday closing times, so call for Friday hours. Closed weekends.
- **Lunch:** the YWCA San Gabriel Valley serves lunch Monday to Friday; check in at 10:30 a.m., lunch at 11. No advance reservations.
- **Help at the center:** an attorney consultation by appointment (third Friday), one-on-one financial literacy sessions (fourth Thursday, covering budgeting, debt, Social Security and Medicare, wills and trusts), and a blood pressure screening (first Tuesday). The YWCA also offers case management and home-delivered meals.
- **San Dimas Dial-a-Cab** (Pomona Valley Transportation Authority) runs 7 days a week, 7 a.m. to 8 p.m., for anyone within San Dimas. Riders 65 and older and riders with disabilities pay $2.50 a ride and can also use the extended area. Book at 909-622-4435 (TTY 711); register online or at (909) 596-7664, option 0.
- **Get About** (same agency), 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.

City repair programs and a reverse mortgage

The city's housing page lists three programs. Call the city's main line, 909-394-6200, or the numbers below.

- **Housing Rehabilitation grant:** up to $15,000 for a single-family home or $10,000 for a mobile home, for work like roofing, windows and heating or air conditioning. Income-based. **When we checked on Nov. 5, 2026, the waitlist was closed.** Grant recipients must stay in the home 12 months after the work or repay it.
- **Housing Rehabilitation Loan Program:** deferred-payment loans at 0% interest, $10,000 to $60,000, for single-family homes and condos (not mobile homes): (909) 394-6223. The page doesn't say whether it's taking applications.
- **Mobile Home Lift Program:** vertical platform lifts for residents with disabilities in the city's five mobile home parks. Income-based: (909) 394-6204.

The city lists 2025-26 income limits from $93,300 for one person to $175,900 for eight.

Here's why I'd ask before combining the city loan with a reverse mortgage. Under HUD's HECM rule (24 CFR 206.27(b)(3)), a HECM must be the first lien, and other liens on the home must be subordinate to (behind) it.

So if the city's loan is secured by your home, ask the city how it's recorded and what happens to it if you take a reverse mortgage, and ask me how a HECM would treat it, before you apply for either. Private (proprietary) reverse mortgages set their own rules. These are the city's programs, not mine.

County help: taxes, deed alerts and probate

San Dimas 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 San Dimas 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 State Fire Marshal's 2025 recommended map for the areas San Dimas is responsible for shows about 3,190 acres Very High, 1,814 High and 535 Moderate.

When we read it on November 5, 2026, the city's fire zone page said staff were reviewing the map with the LA County Fire Department, and that the city may add zones but not remove them (questions: 909-394-6215).

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

Languages and your contract

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

The Census Bureau's American Community Survey puts the median value of owner-occupied homes in San Dimas at about $801,800 (2020 to 2024 estimates, as owners

reported them), and about 72% 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.

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** let a contractor pitch you a reverse mortgage to pay for repairs. The FTC warns about this.
- **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: Norman asks before he borrows

Norman, 75, owns his San Dimas home, and his heating system needs replacing. The city's grant waitlist was closed, so he asked about the city's 0% deferred-payment loan. He was also curious about a reverse mortgage.

Before applying for either, his daughter called the city to ask how its loan is recorded, and Norman asked a loan officer how a HECM would treat it. He booked an attorney consultation at the senior center to go over both. He keeps paying his property taxes and insurance, and he hasn't decided yet.

Questions families ask

Is there a reverse mortgage lender near San Dimas 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 San Dimas, agencies listing reverse mortgage counseling (code RMC): https://data.hud.gov/Housing_Counselor/searchByLocation?Lat=34.107957&Long=-117.808529&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), San Dimas city: https://data.census.gov/table/ACSDT5Y2024.B25077?g=160XX00US0666070
- City of San Dimas, Senior Services: https://sandimasca.gov/departments/parks_and_recreation/senior_services/index.php
- City of San Dimas, Senior Special Events & Activities: https://sandimasca.gov/departments/parks_and_recreation/senior_services/special_events___activities.php
- City of San Dimas, Housing Grant Programs: https://sandimasca.gov/departments/community_development/housing/grant_programs.php
- City of San Dimas, LRA Fire Hazard Severity Zone page: https://files.sandimasca.gov/residents/public_safety/lra_fire_severity_zone.php
- Pomona Valley Transportation Authority, San Dimas Dial-a-Cab: https://www.pvtrans.org/programs/san-dimas-dial-a-cab/
- 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, liens subordinate to the HECM), read Nov. 2, 2026: https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206/subpart-B/section-206.27
- 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" (contractors pitching reverse mortgages for repairs; 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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