naf Reverse

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San Bernardino County help for homeowners with a reverse mortgage: taxes, deed alerts, fire insurance and probate

QUICK ANSWER

If you own a home in Chino or Chino Hills and have a reverse mortgage, or are thinking about one, the San Bernardino County rules that matter most are your property tax deadlines, the letters the county mails when documents are recorded on your home, your fire zone and homeowners insurance, and where probate is filed. Taxes are due in two installments, late after 5 p.m. on Dec. 10 and April 10. The county's Real Estate Informational Letter Program mails the owner a letter when certain documents, such as a deed, are recorded. Probate for both cities is filed in the Superior Court's Fontana District.

I put these county rules in one place so you don't have to hunt for them. Here's what I'd want my own family to know.

A HECM, the federally insured reverse mortgage, is FHA-insured. That insurance protects the lender, not you. New American Funding is not acting for HUD, FHA or any government agency.

Key points

- **Property taxes stay yours.** With any reverse mortgage there's no required monthly mortgage payment, but property taxes, homeowners insurance, HOA dues and upkeep are still yours to pay. On a HECM, paying them on time is a loan duty.
- **Watch for supplemental bills.** San Bernardino County says lenders don't get a copy, so the owner has to make sure they're paid.
- **Postponement and a reverse mortgage usually don't mix.** California law makes all postponed taxes due once you choose a reverse mortgage (Government Code 16190(f)).
- **Use only arc.sbcounty.gov.** That's the real Assessor-Recorder-County Clerk site. Look-alike addresses are not the county.
- **Keep insurance in force.** 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.

Property taxes in San Bernardino County

Two county offices handle your property taxes. The **Assessor-Recorder-County Clerk (ARC)** sets the value of your home, handles exemptions and records documents: Assessor Services (909) 387-8307, Recorder-Clerk (909) 387-8306, 222 W. Hospitality Lane, San Bernardino. The **Treasurer-Tax Collector** sends the bill and takes payment: (909) 387-8308, 268 W. Hospitality Lane, San Bernardino, online at sbcountyatc.gov.

Installment	Due	Late after	If it's late
First	Nov. 1	5:00 p.m. Dec. 10	10% penalty
Second	Feb. 1	5:00 p.m. April 10	10% penalty plus a $10 cost

If a deadline falls on a weekend or holiday, it moves to the next business day. For this year's exact dates, see property tax deadlines for 2026-27.

Here's what else the Tax Collector says:

- **After June 30,** unpaid accounts move to the delinquent roll. From then on, 1.5% a month is added, plus a $15 redemption fee. Delinquent notices go out in May.
- **After five years** of tax default, the property becomes subject to the county's power of sale.
- **Supplemental bills** come after a change in ownership or new construction. You get one bill if the change takes effect June 1 to Dec. 31, and two bills if it takes effect Jan. 1 to May 31. Lenders don't get a copy, so ask your lender or servicer in writing who pays it. A late second installment costs a 10% penalty plus $10. If it's still unpaid by the following June 30, it becomes tax-defaulted.
- **Partial payments:** ask the Tax Collector whether a partial payment would reduce your penalties and interest.

Homeowners' Exemption. It takes $7,000 off the assessed value of your principal residence, which the county says saves about $70 a year. File form BOE-266 by 5 p.m. Feb. 15 after a change in ownership. If you file from Feb. 16 to Dec. 10, you get 80% of it. Call Assessor Services at (909) 387-8307 or see arc.sbcounty.gov.

Why this matters with a reverse mortgage. On a HECM, property taxes are a property charge you must pay on time (24 CFR 206.205).

If you fall behind, the servicer can pay the bill and add it to your loan balance, which already grows over time with interest, mortgage insurance and fees, and unpaid taxes can make the loan come due. Private (proprietary) reverse mortgages set their own rules in the loan papers.

If you have a fully funded set-aside, the servicer pays your taxes from it, and each payment is added to your loan balance, as long as the set-aside lasts. Ask in writing whether it also covers a supplemental bill. See how a set-aside works and behind on taxes or insurance.

Property Tax Postponement and a reverse mortgage

The State Controller's Property Tax Postponement program (PTP) lets some homeowners postpone current-year property taxes on their home. Postponed, not canceled: the state pays the county, records a lien on the home, and adds simple interest of 5% a year.

To qualify, all of these must be true:

- You're 62 or older by Dec. 31 of the fiscal year, or blind or disabled.
- The home is your principal residence, with a secured tax bill.
- You have at least 40% equity in the home, and you meet that each time you file.
- Your household income is under the program's yearly limit. Ask the program for this year's figure.

You file between Oct. 1 and Feb. 10 each year (the deadline moves to the next business day if Feb. 10 is a weekend or holiday). PTP covers current-year taxes only, not old back taxes. Call (800) 952-5661, email postponement@sco.ca.gov, or go to ptp.sco.ca.gov.

The rule to know: under California Government Code 16190(f), all postponed taxes become due once you choose a reverse mortgage. Refinancing makes them due too. So usually you pick one or the other. Read Property Tax Postponement or a reverse mortgage?

Deed letters and title fraud

Title fraud is when someone forges a deed to put your home in their name. San Bernardino County helps you catch it early.

- **Letters by mail, automatically:** under the **Real Estate Informational Letter Program**, when certain documents, such as a deed, are recorded on your home, the owner of record gets a letter with the first two pages of the document. The county says this covers grant deeds, deeds of trust, foreclosures and loan modifications. You don't sign up. The District Attorney's office says that if you knew about and agreed to the transaction, such as a loan you closed yourself, you don't need to take any action.
- **Questions about a letter:** call the ARC at (909) 387-8306.
- **Report suspected deed fraud:** the District Attorney's Real Estate Fraud Unit, (909) 382-7700 or realestate@sbcda.org.

Only use arc.sbcounty.gov. The county's Assessor-Recorder-County Clerk website is arc.sbcounty.gov. A look-alike address, sbcountyarc.org, shows up in search results but is not the county's site, and a browser security warning flagged it.

In April 2025 the ARC also warned about misleading letters from third parties posing as government that demand payment for "liens." Check official records at arc.sbcounty.gov/official-records or call (909) 387-8306, or call the Tax Collector at (909) 387-8308. More warning signs are in our title fraud scam alert.

A real reverse mortgage never asks you to sign your home over to anyone.

Fire zones and homeowners insurance

Look up your address. The State Fire Marshal's Fire Hazard Severity Zone map viewer shows your home's zone:

1. Open the Fire Hazard Severity Zone page and choose the map viewer, or go straight to the viewer.
2. Type your address in the search box.
3. Read the zone shown for your home: Moderate, High or Very High, or none.

The state's maps for state-responsibility areas took effect April 1, 2024. Recommended maps for local areas came out in early 2025, and local agencies then adopt their own. Zones measure hazard, not risk, so they don't count the work you've done on your home.

Questions about zones: the State Fire Marshal, 916-633-7655. For your city's details, see your city page below.

Insurance and your loan. 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.

On a HECM, if your insurance lapses, the servicer can buy lender-placed insurance, add the cost to your balance, and, if no loan funds are left, ask HUD to call the loan due. That policy may cost much more and cover less than one you buy. See fire, earthquake and flood insurance.

If you have trouble keeping a policy:

- **California Department of Insurance consumer hotline:** 800-927-4357 (TTY 800-482-4833).

- **California FAIR Plan:** (800) 339-4099, the state's insurer of last resort for fire coverage. You buy it through a licensed agent or broker registered with the FAIR Plan, at no extra broker fee.
- **Safer from Wildfires:** the Department of Insurance's rules require insurers to give wildfire-safety discounts for listed home and community steps. Ask your insurer which steps it credits and how much.

Senior services in San Bernardino County

- **San Bernardino County Department of Aging and Adult Services, Senior Information & Assistance:** 800-510-2020, Monday to Friday, 8 a.m. to 5 p.m.
- **San Bernardino County Adult Protective Services:** 877-565-2020, 24 hours. In an emergency, call 911.
- **HICAP (Medicare counseling):** 1-800-434-0222 statewide.
- **211 Inland Empire:** dial 2-1-1, 24 hours, to find local services.
- **Long-Term Care Ombudsman:** 909-891-3928, for problems in a care facility. The statewide CRISISline is (800) 231-4024, 24 hours.

Help with utility bills

These programs are run by the utilities. If SCE or SoCalGas serves your home, ask about them. Each counts household income its own way, so ask the utility how it counts yours.

Program	What it does	Contact
SCE CARE	32.5% off the electric bill; re-enroll every 2 years	1-800-798-5723
SCE FERA	18% off usage, for households of 3 or more just over the CARE limit	1-800-798-5723
SCE Medical Baseline	Extra electricity at the baseline price. No income test; a doctor, PA or NP signs	1-800-655-4555
SoCalGas CARE	20% off the gas bill	1-800-427-2200
SoCalGas Medical Baseline	Extra gas at the baseline price. No income test	1-800-427-2200

CARE income limits for June 1, 2026 to May 31, 2027 start at $43,280 for a household of one or two. For help paying energy bills, the county's LIHEAP agency is the Community Action Partnership of San Bernardino County, 909-723-1500 or 800-635-4618.

Home repair

San Bernardino County says it doesn't currently run a homeowner repair program and refers residents to their cities. Chino and Chino Hills each have a city program; see your city page below.

If a child inherits the home: Prop 19

California's Prop 19 lets a child who inherits a parent's main home keep the parent's property tax base, up to a limit, if at least one child who inherited makes it their own main home within one year and files on time: the homeowners' (or disabled veterans') exemption within one year, and form BOE-19-P within three years of the death or before the home is transferred to anyone else, whichever comes first, so file early.

For transfers from Feb. 16, 2025 through Feb. 15, 2027, the limit is the parent's factored base value plus $1,044,586; value above that is added to the taxable value. If no child moves in, for example if it becomes a rental, the county reassesses the home.

Prop 19 covers property tax only. It doesn't pay off or change the reverse mortgage, and the servicer's deadlines still apply. See inheriting a house with a reverse mortgage, and talk to a tax professional and the San Bernardino County Assessor before you decide.

If a parent dies: probate

Probate for a home in **Chino or Chino Hills** is filed in the San Bernardino Superior Court's **Fontana District**. The court moved its probate clerk from the San Bernardino Justice Center to Fontana in February 2024, and probate is now filed and heard in the Fontana and Victorville districts.

Civil cases from Chino and Chino Hills go to Rancho Cucamonga, so don't mix them up. Check the court's probate page and where to file for the current address and hours.

Not every home goes through full probate. A living trust can keep a home out of it. And if the home was the person's main home in California and its gross value is no more than $750,000 (for deaths on or after April 1, 2025), a successor may ask the court for an order without full probate.

A reverse mortgage still has to be handled either way. That's a question for an estate attorney. See titles, trusts and probate and after a parent dies.

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

Example: Irene chooses between two programs

Irene, 68, owns her home in Chino Hills. She postponed this year's property taxes through the state program and is now looking at a HECM. She learns that choosing a reverse mortgage would make every postponed dollar due, plus interest.

She calls the State Controller to ask what she'd owe, keeps paying her homeowners insurance, and books counseling before she decides anything.

Do and don't

My advice:

Do

- **Do** open every letter the county mails about a recorded document, and call the District Attorney's Real Estate Fraud Unit about anything you didn't sign.
- **Do** ask your servicer in writing who pays a supplemental tax bill.
- **Do** look up your address on the State Fire Marshal's viewer before you shop for insurance.

Don’t

- **Don't** type your information into any county look-alike website. Use arc.sbcounty.gov and sbcountyatc.gov.
- **Don't** let your homeowners insurance lapse, even for a day.

Questions families ask

Can I postpone my California property taxes if I have a reverse mortgage?

Usually you choose one or the other. California law makes all postponed taxes due once you choose a reverse mortgage (Government Code 16190(f)). If you already have a reverse mortgage and want to ask about PTP anyway, call the State Controller at (800) 952-5661 before you count on it.

What happens if I fall behind on property taxes with a reverse mortgage?

On a HECM, the servicer can pay the late bill and add it to your loan balance, and unpaid taxes can make the loan come due. Private (proprietary) loans set their own rules in the loan papers.

In San Bernardino County, unpaid taxes start growing 1.5% a month after June 30, so call your servicer and the Tax Collector, (909) 387-8308, early.

I got a letter from the county about a deed. Is it a scam?

Under the Real Estate Informational Letter Program, the owner of record gets a letter with the first two pages when certain documents are recorded on the home. If you knew about and agreed to the transaction, you don't need to take any action.

If you didn't, call the District Attorney's Real Estate Fraud Unit at (909) 382-7700. Letters from anyone else that demand money for "liens" are a different thing: check them with the ARC at (909) 387-8306 before you pay anything.

Where is probate filed for a home in Chino or Chino Hills?

In the San Bernardino Superior Court's Fontana District, not in Rancho Cucamonga.

Your city

- Chino Hills
- Chino

Sources (read November 2 to 5, 2026)

Read November 5, 2026 unless marked.

- California State Board of Equalization, Proposition 19 (Prop 19 limit $1,044,586 for Feb. 16, 2025 to Feb. 15, 2027; filing deadlines; FAQ on one child moving in): https://www.boe.ca.gov/prop19/
- San Bernardino County Treasurer-Tax Collector, Important Dates (installments, 5 p.m. deadlines, penalties, weekend rule, delinquent roll, 1.5% a month, $15 redemption fee): https://www.sbcountyatc.gov/tax-collector/important-dates
- San Bernardino County Treasurer-Tax Collector, Supplemental Tax Bill Info (one or two bills, lenders don't get a copy, tax default, power of sale; office address and phone): https://www.sbcountyatc.gov/tax-collector/supplemental-tax-bill-info
- San Bernardino County Assessor-Recorder-County Clerk, Homeowners' Exemption (amount, BOE-266, Feb. 15 deadline, 80% rule, phones, address): https://arc.sbcounty.gov/homeowners-exemption/
- San Bernardino County Assessor-Recorder-County Clerk, warning about misleading "lien" letters (April 7, 2025): https://arc.sbcounty.gov/county-officials-warn-taxpayers-of-deceiving-letters-soliciting-payment-for-liens/
- San Bernardino County Assessor-Recorder-County Clerk, official records: https://arc.sbcounty.gov/official-records/
- San Bernardino County District Attorney, Real Estate Fraud ("Real Estate Informational Letter Program"; documents that trigger a letter; "If you knew about and agreed to the transaction... you do not need to take any action"; (909) 382-7700): https://da.sbcounty.gov/real-estate-fraud/
- San Bernardino County First District Supervisor, ARC's Real Estate Fraud Prevention program (posted 2021, updated Aug. 3, 2023; documents covered, first two pages): https://bosd1.sbcounty.gov/2021/04/13/arcs-real-estate-fraud-prevention-program-alerts-property-owners-of-recorded-documents/
- California Government Code 16190 (postponed taxes due on a reverse mortgage, (f); refinancing, (e)): https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=GOV&sectionNum=16190
- California Government Code 16182 and 16183 (state lien; 5% simple interest): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=GOV&division=4.&title=2.&part=1.&chapter=5.
- California Revenue and Taxation Code 20581 and following (PTP eligibility, 40% equity, current-year taxes, filing period, income limit indexing): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=RTC&division=2.&part=10.5.&chapter=2.
- LA County Treasurer and Tax Collector, 2026-27 Annual Secured Property Tax Bill Insert (State Controller PTP contacts): https://ttc.lacounty.gov/wp-content/uploads/2026/07/2026-27-Annual-Secured-Property-Tax-Bill-Insert-Final-Version.pdf

- Office of the State Fire Marshal, Fire Hazard Severity Zones (map dates, viewer, hazard vs. risk, phone): https://osfm.fire.ca.gov/what-we-do/community-wildfire-preparedness-and-mitigation/fire-hazard-severity-zones
- Office of the State Fire Marshal, Fire Hazard Severity Zone map viewer: https://experience.arcgis.com/experience/5065c998b4b0462f9ec3c6c226c610a9
- California Department of Insurance, contact (consumer hotline): https://www.insurance.ca.gov/0500-about-us/05-contact/
- California Department of Insurance, Safer from Wildfires: https://www.insurance.ca.gov/01-consumers/200-wrr/
- California FAIR Plan, contact: https://www.cfpnet.com/contact-us/
- 24 CFR 206.27 (HECM insurance duty) and 206.205 (property charges), eCFR (read November 2, 2026): https://www.ecfr.gov/current/title-24/subtitle-B/chapter-II/subchapter-B/part-206
- San Bernardino County Department of Aging and Adult Services (Senior Information & Assistance, Adult Protective Services): https://daas.sbcounty.gov/aging/
- San Bernardino County District Attorney, elder abuse (APS and Ombudsman numbers): https://da.sbcounty.gov/elderabuse/
- California Department of Aging, Medicare counseling (HICAP): https://aging.ca.gov/Aging_Resources/Answers_About_Medicare/
- LA County Aging & Disabilities, Long-Term Care Ombudsman (statewide CRISISline): https://ad.lacounty.gov/services/older-adult-services/ltcop/
- Inland SoCal United Way, 211: https://inlandsocaluw.org/211
- SCE, CARE and FERA: https://www.sce.com/customer-service-center/help-center/rebate-savings/care-fera-financial-assistance/care-fera-discount-rates
- SCE, Medical Baseline factsheet: https://www.sce.com/factsheet/medical-baseline-allowance
- SoCalGas, CARE: https://www.socalgas.com/CARE
- SoCalGas, Medical Baseline: https://www.socalgas.com/medical
- Community Action Partnership of San Bernardino County: https://www.capsbc.org/
- San Bernardino County Community Development and Housing, home ownership resources (no county repair program): https://cdh.sbcounty.gov/home-ownership-resources/
- San Bernardino Superior Court, Probate: https://sanbernardino.courts.ca.gov/divisions/probate
- San Bernardino Superior Court, Where Can I File: https://sanbernardino.courts.ca.gov/general-information/where-can-i-file
- California Courts Self-Help, simple transfers (main-home petition up to $750,000): https://selfhelp.courts.ca.gov/probate/simple-transfer
- California Civil Code, Chapter 8, Reverse Mortgages (7-day wait, 1923.2): https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=3.&title=4.&part=4.&chapter=8.&article=



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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