

Madam Chair Burdick and Members of the Committee:

I am Darvel Lloyd, residing at 54 S.E. 74th Ave., Portland, OR 97215, and I represent the Southeast (Portland) Senior Advisory Council under Impact NW's Program for Seniors and Adults With Disabilities.

Our entire SEDSAC group, the staff at Impact NW, and many of our clients were pleased to see the new measure (HB 4039) reinstating homeowners (those dropped from the Property Tax Deferral Program solely because they had existing reverse mortgages) retroactively from July 1, 2011 until June 30, 2013.

However, Section 7(c) in HB 4039 appears to preclude anyone who did not re-apply for renewal before February 1, 2012 from being reinstated for the 2-year period. This is grossly unfair to all those homeowners who received their unexpected termination notices from the Dept. of Revenue last year, then were too discouraged to re-apply or were told by authorities (and others) not to bother submitting another application. Thousands of rejected homeowners around the state--especially the most vulnerable--were put into a state of shock, despair, and emotional stress.

Then they were told they can appeal the ruling, but it would cost \$240.00--a huge amount of money for some of them who were scraping the bottom of the barrel. And to add insult to injury, their appeals were summarily rejected by the Magistrate Judge. Even the Legal Aid Services of Oregon offices turned away these desperate people, who have no extra resources to hire a lawyer and who have no other good options available.

Therefore, I call on you to add an amendment to extend the deadline to 30 days from the passage of HB 4039A for the most vulnerable former PTDP participants to re-apply to the program. The 2-year reinstatements would be determined on a case-by-case basis by the D.O.R., so that only the neediest homeowners are served.

With the economy slowly starting to pick up again, we think the Property Tax Deferral Fund can handle the minimal assistance given to our poverty-stricken seniors and adults with disabilities. None of us (and none of you on this committee) want to read about more home foreclosures, unnecessary suffering, and even premature deaths caused directly by the unintended consequences of HB 2543A!

Many hundreds of the neediest Oregonians are depending on this temporary "safety net".

Thank you for allowing this last-minute electronic testimony.

Darvel Lloyd
Feb. 14, 2012