

Email from: [jhornbeck111@aol.com](mailto:jhornbeck111@aol.com)

2/18/2013

## **Regarding: Sr Property Tax Deferral**

**To the Committee:**

**My husband, who is a WW 2 veteran and disabled, and I, who am also disabled, were removed from the program because of changes in the law requiring 5 years in a home. We meet and have met all other requirements. I understand that some changes were needed, but it was very unfair to remove those already in the program for this reason. We were forced to take all of our savings, which thank the Lord we had, to pay our taxes with only a few months notice. We did NOT get our money back or receive a reprieve as some did. Our lender is a government sponsored program (USDA Rural Home Loan for low income seniors) which does not allow taxes in arrears at any time, and we were told that if we did not pay the full amount on time, they would, and charge us 6% interest on that amount plus adding it to our home payment, along with an added amount to cover future taxes. We would have been unable to make that payment and would have lost our home. If my husband, who is almost 87, dies before we can be re-instated in 2014, I will definitely lose my home. I'm sure that when those changes were instituted, the number of seniors losing their homes was not even considered, or I'm sure some of those who did not get the reprieve would have been left in. We are requesting that you reinstate us now. We are not asking for reimbursement, just to be put back in so our home payment will drop and we will be protected. Thank you for your consideration in this very important matter.**

**Sincerely,**

**Lloyd and Joan Hornbeck**

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