



*Quality of life should never depend on age.*

Emailed Testimony:

Attached is written testimony from the Elders in Action Commission on HB 2510 for the 2/22 hearing.

Thank you,  
Tara Krugel

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February 20, 2013

House Committee on Revenue  
900 Court St. NE, Rm 143  
Salem OR 97301

Dear Committee Members-

The Elders in Action Commission is a senior advocacy council that advises the City of Portland, Multnomah County, and the Aging and Disability Services Department on elder issues and services. This includes programs that ensure older adults are able to age in place and continue to thrive in their communities.

The Commission have been ardent supporters of the Senior Property Tax Deferral Program for many years, and have advocated for the last two sessions to reinstate the majority of low-income, vulnerable homeowners that were removed from the program in 2011. We celebrated the two year reprieve as a step in the right direction, and now we join with the Alliance of Vulnerable Homeowners in urging you to pass HB 2510 and permanently reinstating the former program participants with reverse mortgages or who have not lived in their homes for at least five years.

**Mission: *To assure a vibrant community through the active involvement of older adults.***  
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With the November 2013 tax bills already weighing on the minds of the 1,500 seniors granted a temporary reprieve your swift action will provide piece of mind and a lifeline for remaining independent for older Oregonians who have been put through the ringer since July 2011. The Elders in Action Commission supports the changes that HB 2510 would make to permanently reinstate older adults with reverse mortgages by administering an equity test, and re-setting the interest rate on deferral payments to the original 6% simple interest. The Commission also supports transferring management of the program from the Department of Revenue to a department more equipped to work with vulnerable populations who have difficulty navigating complicated systems.

Thank you for hearing HB 2510 and considering other helpful ideas that could keep older Oregonians in their homes as the vast majority of us wish to do as we age, we believe these values of independence, choice, and dignity are what make Oregon such a great state for older adults. Please join the Elders in Action Commission and the Alliance of Vulnerable Homeowners in supporting HB 2510 and continuing this tradition.

Thank you,

*Steve Weiss*

Steve Weiss, Chair

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