

February 21, 2013

To: Chair and Members of the House Revenue Committee

RE: Oregon Property Tax Deferral program for Disabled and Senior Citizens  
(ORS 311.666-ORS 311.701)

I am unfortunately not able to make it to the public hearing today to testify regarding House Bill 2510 and others related to the Oregon Property Tax Deferral program for Disabled and Senior Citizens.

I suffer from a very disabling and debilitating disease, Chronic Fatigue and Immune Dysfunction Syndrome (CFIDS/CFS). I use a mobility scooter and cane most of the time. I am also a cancer survivor, have a small brain cavernous and a genetic clotting disorder, Von Willebrand disease. As a result, at age 57, I am on a temporary hardship loan modification, behind on my property taxes, deeply in debt and cannot currently pay all my bills. I have struggled to work part-time from home.

Although desperately needed, I do not qualify for the Oregon Property Tax Deferral program for Disabled individuals. I would like to see some changes to make it more accessible to working disabled Oregonians who need to stay in their homes and communities:

1) Change the definition of disabled. It currently reads *“Attach a copy of your Social Security disability award letter.”* Some disabled individuals are not on Social Security because they are still trying to work part-time for decent wages to help pay for their homes, property taxes, medical bills, insurance premiums, bills, etc. I think the definition that is in the Oregon tax form under exemptions should be added: *“You have a permanent condition that, without special equipment or outside help, limits your ability to earn a living, maintain a household, or transport yourself; or you are unable to earn a living due to a permanent condition or impairment of indefinite duration. If you have a severe disability, your physician must write a letter describing it.”*

2) Gifts should be deleted from Household Income. Most people who have medical issues and/or are disabled need help from others to keep even the basic bills paid as they have already went through all their assets.

3) The income limit should be raised significantly to match the current cost of living and the excessive amount of medical debt and bills one accrues when chronically ill and disabled.

4) I support allowing a reverse mortgage in conjunction with this program in order to allow disabled and senior individuals to stay in their homes and retain community support, thus saving the State money by not needing to provide a variety of other services if they lose their home and support system.

5) I don't think the RMV should matter at all. Whether your property has greatly appreciated or is in a higher market value area when you fell on hard times, it should not be taken into account. If the committee feels that it is important, RMV by zip code rather than county might be fairer.

I greatly appreciate your consideration of these issues and encourage you to make this program as simple and as helpful as possible. The more disabled and seniors that are able to stay in their homes, the better quality of life they will retain and the State will save money by not needing to put them on a variety of other programs.

Please feel free to contact me if I can be of any assistance since I fully understand personally the hardships the chronically ill and disabled face. Sometimes a loss of a home and community is enough to cause rapid decline in health and financial ruin.

Best regards,  
Ms. C. Johnson