

Dear Representative Vega Pederson:

We are constituents of yours who reside in the 47th Legislative District and have been affected by the changes that were made in the state's Senior Property Tax Deferral Program. Some of us were disqualified because we had reverse mortgages, others were kicked out the tax deferral program for other reasons. But all of us believed that, by being accepted into the program, the state of Oregon had made a promise to assist us to remain in our own homes for as long as possible. Applying those changes retroactively to existing participants like ourselves was unexpected and wrong.

Some of us benefitted from the temporary reprieve that was approved by the Legislature last year, and appreciate the fact that somebody tried to do something. But that two-year extension is now over, and we still face the threat of foreclosure and dread of eviction.

Although we are unable to travel to Salem this week to participate in the hearings scheduled for Friday, February 22nd, we would like to go on record in support of the efforts of the *Alliance of Vulnerable Homeowners* to bring about necessary long term improvements in the tax deferral program, and to reinstate permanently as many former program participants as can be accommodated. It is our understanding that the changes proposed in House Bill 2510 can be made without jeopardizing the solvency of the program's revolving fund.

Thank you for considering our views, and we urge you and the Committee to restore this valuable assistance to those who need it most.

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