

Chairman Barnhart and Members of the Revenue Committee

My name is Patricia Hyatt, and I live at 1685 Rainier Rd., in Woodburn OR. I am the Marion County Coordinator for the Alliance of Vulnerable Homeowners, and have spoken with many other homeowners in my community who were affected by the changes in the Senior Property Tax Deferral Program. Thank you for giving me this opportunity to tell you how the loss of my senior property tax deferral under the new rule of not owning my home for 5 years has affected me.

I bought my home in 2010 and was accepted into the tax deferral program that year.

The property tax deferral allowed me to purchase my own home and live independently on a modest fixed income.

**I had counted on the state's commitment to me as being secure.**

So, you can imagine how shocked I was to be notified in 2011 that I was no longer eligible, and would have to come up with tax payments on my own. First of all, I did not put 20% down on my home so the terms of my mortgage required escrow plus the tax without a deferral.

My monthly mortgage payment went from \$511.00 to \$864.00.

It has been a difficult time. Any repairs to my property have been delayed. I live on a small fixed income and I challenge anyone in this room to have their main living expense raised by 59% a month without affecting their ordinary way of life.

I appreciate the fact that you are reviewing your previous amendments to the Senior and Disabled Deferral Program, specifically, I urge you to consider the proposed provision of House Bill 2510 that calls for the reinstatement of people like me who were kicked off of the program – **after the fact** – because they didn't meet the newly added five year residency requirement.

In the words of economist Paul Krugman, “austerity is an unethical experimentation on human beings”.

Thank you for your time. Questions?

Copy of Annual Escrow Account Statement on reverse side.