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*Standing up for senior, low income and disabled homeowners in Oregon*

Statement of David Raphael, *Alliance of Vulnerable Homeowners*

in Support of HB 4148

House Revenue Committee Hearing

Salem, Oregon

February 4, 2014

Chairman Barnhart, Vice-Chairs Berger and Bailey, and members of the Revenue Committee, my name is David Raphael, and I am submitting this statement on behalf of the *Alliance of Vulnerable Homeowners*. The *Alliance* is a statewide group of citizens representing many former participants who were abruptly dropped from Oregon's Senior and Disabled Property Tax Deferral program in 2011. We appreciate the opportunity to submit these comments.

I also want to commend the Committee for its efforts last year to provide relief to homeowners who had been in distress since losing their deferments in 2011. The two bills adopted by this Committee during the last legislative session have helped hundreds of seniors to be reinstated in the deferral program and to remain in their homes. We are, therefore, delighted that you are reopening the issue with consideration of HB 4148.

Restoring the simple interest provisions of the property tax deferral program remains part of the unfinished business of the reforms that were initiated by this Committee in 2012. Compounding the interest charged to deferral recipients was unnecessary to protect the

program's solvency, while it added a financial burden to homeowners already struggling with debt and low incomes. We were delighted to see the introduction of HB 4148, and hope that the Committee will promptly approve the measure and recommend its passage by the full House of Representatives.

Thank you for the opportunity to submit this statement.

*The Alliance is a statewide consumer organization representing senior, disabled and other low-income homeowners in Oregon. In December 2011, it was created to speak up for the more than 5,000 participants in the Senior and Disabled Property Tax Deferral Program who lost their deferral assistance. The Alliance serves as a voice for distressed homeowners and raises public consciousness about the needs of disadvantaged homeowners in the state, and offers ideas and recommendations for improving the property tax deferral and other state tax relief programs.*