

From: Janella Spears
To: [LRO](#)
Subject: SB 700
Date: Friday, March 17, 2017 6:53:46 PM

I heard about the SB 700 by watching Steven Brown explain about it. He mentioned it would not only help seniors but the Deaf and Deaf Blind.

I have observed a large shortage of this population owning homes. I have observed the difficulties of this population being eligible for financial aid to get the homes first. When the title company writes up the planned final payment it includes monthly payments of taxes and insurance.

I am a home owner, living in Sweet Home OR and my property tax alone runs about \$2,300 a year. These taxes are higher due to not having sales tax. If you compare Calif property taxes on a 3,000 SQ foot home on 1 acre of land you would find it less. Every year the city wants funds for fire, school, ambulance, library and police. They ask for more funds yearly.

I find the home owner is bearing more taxes, where the renter gets to live tax free, and many of the Deaf, and Deaf blind and seniors are in this category already.

Personally I feel we need to help the low income become home owners so they can pay a fair share of taxes, and with more people paying them, then you could reduce taxes for all.

I hope the low income could get some kind of home loan like the Veterans have, like 6% interest, over 30 years.

One more issue:

Could you all look into opening up a choice of paying natural gas and Electric through Xoom? Other states do this, and it really helps financially. Please call Xoom to get more information 1888-997-8979 ask for the department who establishes Xoom in the States. (My ID number is 02752195) OR now only has Xoom Solar.

Thank you very much,

Sincerely,

Janella Spears