

Chair Gelser-Blouin:

My name is Jackie Keller, I moved to Otis, Oregon in August of 2017 after living out of state for 38 years. I moved in with my family because they were in desperate medical condition. My 61- year-old brother was paralyzed at age 17 and now required constant care. My 79-year-old mother became his paid care provider in 2014 and had cared for him in her home until March of 2017 when her Abdominal Aorta Ruptured and she was made disabled.

When I moved into my mother's home, I assumed her role as my brother's paid care provider and cared for both my brother and my mother. I was not paid to provide care for my mother. The unpaid care I provided to my mother was significant. I worked from early in the morning until late at night. During the Echo Mountain Fire of 2020, we were forced to evacuate our home. Thankfully we did not lose our home but it was a very traumatic experience. After the fire my mother transferred title to me. She wanted to make sure I had secure housing so I could continue caring for my brother.

Tragically and unexpectedly my brother died in April of 2021, just 3 months after the home was transferred. My brother's death triggered a down-hill spiral for my mother and she died a couple years later in June of 2023. The Estate Recovery department contacted me after my mother passed away in 2023. They wanted \$75,000 from the proceeds of the home my mother left to me and where I had resided since 2017. I believed I was a qualified Child Caregiver and entitled to that exemption under the law.

After my mother passed away, I assumed the loan on the home that I had been paying since 2021. Almost immediately after I assumed the loan the State contacted me saying I could not have cared for my mother AND my brother simultaneously and therefore did not qualify for the exemption. The State required me to sell the home where I live and after paying the existing mortgage of \$72,000.00 plus the \$75,000.00 they required, I would not have enough for a down-payment on a new home.

I am 66 years old in April of 2025 and rely on Social Security. The area where I live is repressed financially and relies on seasonal tourism. The emotional and physical wear and tear of caring for and then the loss of both my mother and brother is irreconcilable. That tangled web of grief has only intensified as I face the loss of my home.

Jackie Keller