

Dear Mrs. McClure,

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> I am Rebecca James, writing to you about my mother-in-law Jean
> Holben's property taxes, I hope you don't mind my mother Cheryle
James

> told me to write to you as you are the assembly representative for
> Cooper Landings issues through the borough and Mayor. I also got
your

> name from Susan Guzman at the Kenai Peninsula Borough, the Exemption
> Examiner through a phone conversation and email.

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> Recently Jean has noticed that her Mortgage payment has
> increased, which she has been making regular payments to. As she is
> getting older she is having a hard time remembering her bills and
etc.

> on a timely basis, so myself and Jean's son, Rick Holben, my spouse,
> have started helping her with straightening out her bills and making
> them easier for her to deal with on her own. Upon helping her we
> noticed that her Mortgage payments had increased almost 2 years ago
> and she didn't notice why, we called her Mortgage lender to resolve
> the increase in payments only to find out that she is being charged
> her property tax ON TOP of her regular Mortgage payments.

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> The problems that this causes is she should be tax-exempt and
> it has increased her Mortgage payments about \$250.00 a month, which
> reduces her income for other bills and food and transportation. So
we

> looked into this problem with the Borough and apparently they had
sent

> her notices in the mail that she didn't know what to do with or she
> just ignored them thinking they were the yearly statement saying how
> much her taxes were on the property, thinking she was exempt.

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> Rick and I learned that she had a deadline by Feb. 15 to file
> this paper with the Borough to be tax exempt, and failed to do so,
and

> then learned that "The only way a late filed senior citizen exemption
> can be accepted at this late date is to ask an assembly member or the
> mayor to sponsor an ordinance allowing me to accept it." (Susan
> Guzman, said this in an email with the information on the proper
> paperwork to be

> filed.) THEN, we could contact Jean's Mortgage Lender to prove that
> she is tax-exempt and they will credit her with the amounts that she
> has been over-paying, to help her straighten out her other
obligations

> that require her immediate attention as well.

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> I will be honest with you, I am not of the age for a Senior,
> and I am not a property owner, so all of this is new to me and I am
> not quite sure how to go about any of this past speaking to Susan at
> the Borough, the Mortgage Lender and then the advise of my mother
> Cheryle and Susan on contacting you, any and all help that you can
> provide to me on this issue is GREATLY appreciated as I am not quite
> sure where to go from here. The Borough is providing me with the
> proper paperwork that needs to be filled out and addressed, but
beyond

> that I am clueless as what to do next.

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> Thank you so much for taking the time for us,
>
> Rebecca James, Rick Holben and Jean Holben
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