

From: [Debbie Aiona](#)
To: [LRO](#)
Subject: HB 3349A - Mortgage Interest Deduction Reform
Date: Friday, April 12, 2019 8:27:41 PM

Dear House Revenue Committee Members:

I am a resident of Portland and am increasingly concerned about the welfare of the many individuals and families living on our streets, under our bridges, and in their cars. The mortgage interest deduction is the biggest housing subsidy Oregon provides. Some years ago I was shocked and distressed to learn about the magnitude of this subsidy nationwide, especially when I learned that most of the benefits flow to the most well off. This misallocation of resources persists; our greatest housing subsidy is not going where we need it most.

As you think about the prudent use of public money for housing, I hope you will carefully consider who has a greater need for the assistance provided by those dollars, the household earning \$250,000/year or the homeless mother and baby shivering in the cold with no place to call home.

We desperately need more resources to house vulnerable members of our communities and reforming Oregon's biggest housing subsidy will give us one more way to provide that assistance.

Please vote "Yes" on HB 3349A.

Thank you for considering my views.

Sincerely,

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