

Dear Chair Fahey and members of the Housing Committee -

Hood River County is in the top 1% of least affordable housing markets of rural counties across the entire United States. As a desirable vacation destination, our housing crisis is made worse by the increased number of homes that have been snatched up by out of area owners to use as second homes. To make matters worse, the State of Oregon is subsidizing the conversion of homes from being housing for the working people of Hood River to being mostly dark vacation homes owned by wealthy out-of-towners through the Mortgage Interest Deduction. Why is the State of Oregon in the business of subsidizing rich people's SECOND homes instead of helping working folks get into their first home?

It blew my mind when I first learned that in the US we subsidize the homes of wealthy people far more than we subsidize those of poorer people who really need the help. A household making over \$200,000 a year can afford a home just fine without a subsidy from the rest of us taxpayers.

I strongly support HB 2578 - it is sensible and fair change to our tax code.

Best, Heather Staten
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