## 3/11 - 8 am - House Bill 2578House Committee on Housing

It is a luxury to own a second home. Some residents in Oregon cannot afford to be a first time home buyer, therefore HB 2578 is inequitable in all meaning and the concept outrageous.

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The legislators should not approve HB 2578; it would be rewarding those with higher incomes that reduce the availability of housing in the entire state, as it is impossible to live in more than one house at the same time.

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More so, those that own second homes were/are aware of the tax consequences of owning a second home and whether or not to enter into a mortgage for the second home is within their financial ability to pay all expenses associated with the second home. I oppose House Bill 2578.