Tax breaks for the wealthiest Oregonians are not what we need right now. We need our taxes to go towards helping Oregonians who most need assistance accessing housing. As a Realtor, I work with folks of all income brackets, and those who would be effected by this bill don't even notice the mortgage interest tax deduction. However, my low income home buyers certainly have noticed that they are quickly becoming priced out of Oregon. We need to direct these taxes towards keeping vulnerable folks from losing their homes, creating homeownership opportunities for lower income buyers, and supporting housing for the most vulnerable Oregonians. Phase out mortgage tax deductions for the top wage earners, eliminate them on vacation homes, and help Oregon thrive. PMAR and OAR do not speak for all Realtors!