I would like to express my support for the Home Mortgage Deduction Reform Bill – SB 852. Eliminating the second home deduction and reducing income limits makes total sense and is long overdue. I look forward to having a tax system that better reflects the needs of Oregonians' economic realities. A second home is never a need and a tax break for it or for those making a very comfortable living does not make sense when there are so many competing needs for our tax revenue.