

Good Afternoon, I support SB 852.

We must provide a system that will help lower income folks get into housing !

Some of the money that the state will save by not giving the mortgage interest deduction to the wealthy or to those with second homes will go to programs for first- time

homeowners .Programs that give downpayment assistance or assistance with closing costs ( like I had in the 1950's with the GI bill ) or time limited tax abatements would help.

We must solve the housing problem .

Thanks for your time ,

Gwen Luhta.