

I would like to offer my support for SB 852. As a homeowner for the past 30 years, I have definitely benefited from the mortgage interest deduction. But total income in my three-person household has never equaled more than \$100,000 per year. Now, people like us can't even buy a home, at least not in the Portland metro area, because prices have risen so astronomically. What we really need in Oregon is housing: we need to make sure, in general, that all Oregonians have a roof over their heads and that more people are able to enjoy the benefits of homeownership. We don't need a tax break for high earners--especially not for their second homes. I urge you to eliminate the mortgage interest tax deduction and use the funds to make sure that more Oregonians are housed.