

Dear committee,

Taking away mortgage interest deduction for rental property will negatively affect rental ownership that is already being diminished by the no evictions for a year and a half. Creating lower cost housing entry for lower income sounds honorable but making it racial is the opposite of equality. A white family of low income has the same need and ability as a black or Hispanic family. I find that discrimination by race whether it is giving benefits or taking them away, actually causes racial bias. We have only our home mortgaged, but have considered adding more rental. Since that would require taking on a mortgage where most of the payment is interest is giving us second thoughts. Creating rentals is an investment and negative return will not incentivize investors.

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