

As a full time Oregon Realtor I am well aware that housing is rapidly becoming unaffordable for more people every day. I am testifying in support of the proposal to eliminate the mortgage interest deduction (MID). By doing so, this housing subsidy for the wealthiest of Oregon homeowners can be redirected to those most in need: the houseless, and lower income homeowners and renters. Changing the rules to phase out the MID based upon income and housing type will make available funds to provide housing for those most in need.