



**Claire Hall
County Commissioner**

Courthouse, Room 110
225 W. Olive Street
Newport, Oregon 97365
(541) 265-4100
FAX (541) 265-4176

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Chair Nathanson, Vice-Chairs Findley and Marsh, Members of the Committee:

I write to you to offer my enthusiastic support for HB 3349, which provides an important opportunity to bring new resources to the table in expanding opportunities to help more Oregonians achieve the dream of home ownership.

My name is Claire Hall. I'm currently in my fourth term as a Lincoln County Commissioner, and as I've shared with you in previous testimony, housing and homelessness have been my top issues throughout my decade and a half of public service. Despite heroic efforts by private and public entities, and a strong commitment from Oregon elected officials, I have seen home ownership move out of reach of more and more Oregonians. What is especially distressing to me is that the home ownership gap among Oregonians of color has worsened during this time.

The Mortgage Interest Deduction (MID) was created to help more Americans achieve home ownership. It is a great tool to help families build wealth, as well as providing stimulus to the construction, banking and real estate industries. The sideboards established in HB 3349 will not impact ninety-five percent of all Oregonians; those affected will not be excluded from home ownership by the bill's enactment. It will, however, open the door to assure many other Oregonians of a stable, safe, decent place to call home. Please vote YES on HB 3349.

Sincerely,

Claire Hall

