

Two common sense changes would be to phase out the deduction starting at an income of over \$200k and end it entirely at \$250k and — at a time when some Oregonians do not have a roof over their heads — eliminate the deduction for owners of vacation homes. These modest, reasonable reforms would free up \$200 million each budget period to invest in confronting the statewide housing crisis. Such resources could build starter homes, keep struggling homeowners in their own homes, help struggling renters avoid eviction, and house children currently without a home.