

Dear Chair Burdick, Vice-Chair Boquist, and members of the Senate Committee on Finance and Revenue.

As a realtor and concerned Oregonian, I am writing to request your support for SB 852.

Over my years of helping folks purchase homes, I have had several buyers who literally said, "I never thought I would be able to purchase a home". Guess what? Every person was either BIPOC or grew up in poverty which they had no control over. The first few times I had this experience, I didn't understand why anyone would feel this way. The reason I couldn't understand is because I'm white and grew up in a middle class family. I've been unaware until about 5 years ago how profoundly racism and other social issues are devastating to many people and families in our community. Additionally, learning about the history of how the real estate industry has participation of institutional racism for years and years was shocking to me! I never learned about this in school.

Giving the mortgage interest deduction to the wealthiest people in our state just doesn't make sense when you really 'let in' the impact that institutional racism has on our community. This is not to mention other serious adversities that so many people are dealing with such as mental illness, generational trauma, physical and mental abuse, classism, addiction, just to mention a few.

This measure will invest in programs that get stable housing for more Oregonians: services for the unhoused, first-time homebuyer programs, and affordable housing. With SB 852, we have an opportunity in the state of Oregon to provide a more fair and inclusive state for ALL who live on the land.

Thank you for the consideration of this important issue. I urge you to support SB 852.

Thank you for your time,  
Tracey Henkels