

Joann Hansen
3420 Ash St.
North Bend, OR 97459

Attn: Senate Housing & Development Committee

RE: SB 852 Testimony

Good Day Senators:

Homeownership is the backbone of the Oregon economy.

Homeownership must be affordable to support our economy.

Oregon businesses, homeowners, as well as individuals are experiencing losses on a daily basis due to increased taxes, increased prices, moratoriums on businesses and landlords and renters, as well as the pandemic.

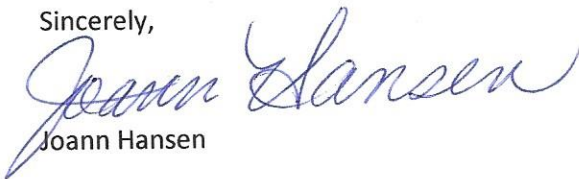
To omit the mortgage interest deduction on top of what Oregonians are dealing with would penalize Oregon homeowners as well as individual renters even more than what they are experiencing now.

I care about Oregon. I want it to continue to be a great place to live, work and raise children. Strapping homeowners and thus renters with even more increases won't accomplish any success for our economy to survive the current conditions we all face now.

Please do take a good look at our current situation for those that are unemployed, own homes, or are renters, with all of these increases and pandemic to deal with.

I implore you to consider this carefully. Please do not omit the mortgage interest deduction; thereby supporting our economy. We cannot afford to make homeownership less affordable.

Sincerely,



Joann Hansen

541-269-5959