Dear Chair Burdick, Vice Chair Boquist and Members of the Finance and Revenue Committee,

I am here representing the view of a Realtor in favor of Senate Bill 852. We are facing a crisis in this State and every client I have is concerned about the lack of affordable housing and homelessness. Sure, the mortgage interest deduction is a nice perk to have, but I don't see it eclipsing the need for housing stability during this very critical time. As Realtors we are supposed to look out for our communities and our clients as well as sell houses. Not only do I think the homeownership opportunities created by the savings will help my clients and my business, but I believe it is a moral issue we face as a State to take care of those more vulnerable citizens and the money we save by not subsidizing the top 5% of earners would do just that. Please help us get Oregonians into homes and vote yes on Senate Bill 852. Thank you for your time.