

Submitter: Grace Bergen

On Behalf Of:

Committee: Senate Committee On Finance and Revenue

Measure: SB976

Dear Senate Committee on Finance & Revenue,

For the past 11+ years I have been serving your constituents in Oregon, guiding them through & to homeownership. When reflecting back on the clients I have served, 90%+ of them have been first time home buyers/entry level housing, most of which could only afford to do so because of MID. Many of those clients that were barely able to get into homeownership have been able to 'move-up' in real estate which then opens the entry level home they purchased many years ago to a new generation of buyers.

The elimination of the MID would wipe out the mass majority of our home purchasers, furthering the ability to create generational wealth into non-existence. The MID is a tool in the tool box to homeownership; one that if taken away would have tragic unintended consequences to our communities across the state, our neighbors, our family/friends & our children. Please join me in seeing & understanding the importance of the MID & speak/vote in opposition to SB 976!