

February 13, 2026

House Committee on Revenue
Oregon State Capitol
900 Court St NE
Salem, OR 97301

Re: Support for HB 4136

Dear Chair Nathanson, Vice-Chairs Werner Reschke and Walters, and Members of the Committee:

In the past, I have been fortunate to own my home and a second home. Now I'm retired, I no longer own two homes, but I believe HB 4136 is a reasonable solution to keeping the American Dream of owning a home alive.

I am writing in strong support of HB 4136. This bill makes a smart, targeted investment in expanding homeownership opportunities for first-time and first-generation buyers across Oregon.

Homeownership remains one of the most reliable pathways to financial stability and stronger communities, yet many Oregonians face significant barriers—especially when it comes to saving for a down payment. HB 4136 addresses this challenge by dedicating funding to down payment assistance while maintaining the mortgage interest deduction for primary residences.

Down payment assistance is a proven tool that helps working families put down roots, build equity, and strengthen local economies. By creating a stable funding source for these programs, HB 4136 supports long-term household stability and community resilience.

I respectfully urge your support for HB 4136.

Thank you for your consideration.

Judy Annin