

Submitter:	Jennifer Fairfield
On Behalf Of:	Fairfield Realty LLC
Committee:	House Committee On Revenue
Measure, Appointment or Topic:	HB4136

I'm opposed to HB 4136 because taking away the mortgage interest deduction on second and vacation homes hits families and small-business owners who invest in our communities. Many of us work hard, save, and use that deduction to afford properties that support local jobs, tourism, and year-round economic activity. Eliminating this tax relief won't solve housing issues — it just punishes responsible homeowners and investors and could chill needed investment in rural Oregon. Let's find solutions that don't unfairly penalize people trying to build equity and contribute to our local economies. The homes targeted by this bill are not work force housing - which we desperately need more of - they are homes that draw money to Oregon and help keep our communities robust. Removing incentives is not the play here.

Thank you for your time,

Jennifer Fairfield
Owner - Fairfield Realty, LLC