

Submitter: Cynthia Estrada  
On Behalf Of:  
Committee: House Committee On Revenue  
Measure, Appointment or Topic: HB4136

02/11/2026  
House Committee on Revenue  
Oregon State Capitol  
900 Court St NE  
Salem, OR 973

I am writing in strong support of HB 4136 because it makes a meaningful investment in people and long-term stability by expanding access to homeownership for Oregonians seeking to buy their first home and put down roots in their communities.

Homeownership remains one of the most effective pathways to financial security, intergenerational opportunity, and community connection. Yet today, many first-time and first-generation homebuyers face unprecedented barriers, including record home prices, high interest rates, limited housing supply, and limited access to support. For these households, the inability to assemble a down payment is often a major obstacle to homeownership.

HB 4136 addresses this challenge by enacting narrowly defined amendments to Oregon's mortgage interest deduction and dedicating the resulting funds to down payment assistance for first-time and first-generation homebuyers. The bill maintains the tax break for primary residences while ending its application to "single-use" or "second house" vacation properties that sit vacant for much of the year.

I respectfully urge you to support HB 4136 and help expand sustainable pathways to homeownership.

Thank you for your consideration and service,

Cynthia Estrada  
Concerned Citizen of Lebanon Oregon