

Submitter: Estella Casto  
On Behalf Of:  
Committee: Senate Committee On Finance and Revenue  
Measure: SB976

I have been working with low-income taxpayers as an IRS-certified VITA volunteer this tax season, and I am writing in support of this legislation. While it seems unfair and unreasonable to me that homeowners get a deduction solely because they are paying off a mortgage while renters of similar means do not, I agree that we should at least eliminate this deduction for high-income households and for second homes. I am also in favor of creating an Oregon Housing Opportunity Account to help more Oregonians afford a home. Much of our tax code actually makes sense—for governing bodies and for taxpayers—but this particular deduction seems out of place in its lack of clear purpose and blatant unfairness.