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TESTIMONY IN SUPPORT OF HB 2578

FROM: Claire Hall

TO: House Committee on Housing

Chair Fahey, Vice Chairs Morgan and Campos, Members of the Committee

I am writing today to urge your support for HB 2578, which is common-sense reform of the Mortgage Interest Deduction (MID).

I am in my seventeenth year as a Lincoln County Commissioner and have been deeply involved in housing policy work at the local, state and national levels. I was appointed to the Oregon Housing Stability Council in 2018 and currently serve as the council chair.

Refocusing the MID to serve those who truly need it—those who couldn't buy a primary residence without it—makes sense. Making these proposed changes will provide additional resources to help for-profit and non-profit developers to meet our huge, and growing, workforce/affordable housing crisis.

Last year, projects funded in part of wholly through the state reached a record number. But that doesn't come close to putting us on a path to meeting this gaping chasm of need that's been developing for decades.

Thank you for your time and consideration.