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Florida and Wyoming, which do not have state income tax and, therefore, no state deduction.

Across Oregon, many communities are facing a housing deficit. In Portland, the housing market has not kept pace with the number of people moving here each year. In rural communities, a dire need exists for simply supplying low-income housing. The Oregon Housing and Community Services estimates that the state is short more than 100,000 units for extremely low-income Oregonians. Meanwhile, prices continue to increase. Between July 2015 to July 2016, home values in the state rose nearly 12.8 percent, according to Oregon housing bureau figures.

"We know that in communities around the state, there just are not homes at the lower end of the market," Adkins said. "The starter homes are just not there. Our nonprofit members who do homeownership counseling have many, many qualified families who are ready to go with steady incomes and they just cannot find anything on the market, whether it's in a rural community or in Portland."

Cleave acknowledges the imbalance and said it's one reason prices aren't likely to dip even with changes to the mortgage interest deduction.

"Oregon has one of the worst supply

and demand scenarios," he said.

And that, housing advocates say, is an argument for modifying the subsidy to focus on housing options for lower- to middle-income families.

"If not now, when?" Ordóñez said. "We are facing the most severe housing crisis that this state has faced in quite a long time. And if in this type of climate you cannot take a hard long look at what is the biggest housing subsidy, then you really can't do anything to improve public policy in this state - a policy that anybody who takes a look at it quickly recognizes that it's a wrong-headed policy."

"We absolutely need a lot more affordable housing," said John Miller, a Realtors and the former executive director for the Oregon Opportunity Network.

"They're is just a complete lack of inventory. For a Realtor who works with the entry-level market, this would be a huge help. If you're not able to get people into their game, there's either got to be a correction or you've killed your market. This would be a great benefit."

The Oregon Association of Realtors will introduce an initiative in the upcoming legislative session for first-time homebuyers savings accounts. The initiative would be similar to programs in Colorado and Montana, Cleave said.

Regardless of that demand, Cleave maintains that the incentive is still needed to encourage first-time

homebuyers in particular.

Ultimately, he said, the changes are about a money grab to plug the state's budget deficit, namely by shoring up funding for PERS - the contentious Public Employees Retirement System.

"It's not if it's good policy or bad policy," Cleave said. "The big issue is the state's budget."

There's no question that by the Realtors' surveys, the vast majority of homeowners love having the subsidy; however, the National Association of Realtors' 2015 report on home buyer and seller trends noted that in addition to the basic desire of people to own their own home, job-related relocation or a move were among the primary reasons for purchasing a home. Other primary reasons included affordability, financial security and a change in family situation. Tax benefits ranked 14 out of 16 reasons published in the survey, including "other."

What is being proposed for the state would not affect the federal deduction. At the federal level, lawmakers have boasted plans to implement major tax reforms in the coming year. According to some media reports, the nominee for secretary of the Treasury, Steven Mnuchin, has said people should expect "the largest tax change since Reagan," including new caps on mortgage interest deductions.

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Resentment

by Aileen McPherson

Pain insane inside my brain,
resenting self for lack of health,
restrain the refrain or scream in pain.


Mental resental, crimes through times,
familiar fems spin yarns of men,
where their resentments win,
no matter how logically you defend.

It's not all men is what you defend,
while others say they're ALL to blame,
I find this logic insane.

To make a claim that all are to blame,
is a shame and game to relive pain,
that shows no gain of logic sane.

For me to resent thee, I must also resent me,
it was a specific few,
who undid my worldview.

However not you, or you, or even you,
So, I'm glad to say,
"How do you do, I'm pleased
to meet you."



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