

## 2/8/26: How You Can Protect Your Clients and Business this Week

*Here are the top ways you can support homeowners & the real estate industry in Salem this week*

**Protect the Mortgage Interest Deduction:** Bills this session—including [HB 4136](#)—would disconnect Oregon from longstanding federal tax policy and eliminate the Mortgage Interest Deduction for owners of 2<sup>nd</sup> homes. Once disconnected from federal policy, it's only a matter of time before legislators limit the deduction for primary residences as well. Oregon REALTORS® has set up an [action page](#) for you and your clients to tell the legislature to keep the MID in place for all homeowners. We've also created a [document](#) you can share with clients and colleagues, which includes a QR code linking to the action page. If you or your clients are willing to testify about keeping the MID in place for all homeowners, please contact [jrogers@oregonrealtors.org](mailto:jrogers@oregonrealtors.org).

**Expand Housing Supply:** [HB 4035](#) will allow more cities to take advantage of the one-time Urban Growth Boundary expansion for housing allowed under SB 1537 (2024). SB 1537's requirements for cities to qualify for the expansion were so onerous that few cities to date have been able to take advantage of the opportunity. HB 4035 eases those requirements and opens opportunities for housing at a variety of income levels in communities across Oregon. Support this bill by emailing members of the House Committee on Housing and Homelessness (email list on page 2). Our friends at the Home Builders Association have [some great talking points](#), or check out Oregon REALTORS® Government Affairs Key Committee [Vice Chair Patti Williamson's verbal testimony](#).

**Preserve Homeowners Insurance Markets:** [HB 4098](#) is a bill supported by Trial Lawyers to make it easier to bring lawsuits against insurance companies. Oregon REALTORS® is part of a broad coalition opposing the bill including groups representing businesses, homeowners and other insurance consumers. Since insurance is fundamentally an assessment of financial risk, the bill could cause more insurers to increase premiums or leave the state. We have seen the results of overregulation of the insurance industry in California, and we must avoid making the same mistake in Oregon. To help, email members of the House Committee on Commerce and Consumer Protection (email list on page 2). For talking points, see [our written testimony](#).

### **Don't Criminalize Payroll Mistakes or Disputes Between Homeowners and Contractors**

[HB 4089](#) is an extreme bill supported by the Carpenters Union and would make it a criminal offense to make an error in calculating employee wages or withholdings. It would also criminalize failure to pay a contractor. Check out [our testimony here](#), and email members of the House Committee on Labor and Workforce Development urging opposition to this bill (list on page 2).

**Maximize Tax Deductions for Small Businesses:** SB 1510 will include a forthcoming amendment to renew the [pass-through entity elective tax](#) which allows pass-through businesses to pay an entity-level tax and then receive a credit. This allows Oregon small business owners to mitigate the impacts of the federal limit on deductions of state and local income taxes paid. [Submit written testimony](#) (select “neutral”) urging the Senate Committee on Finance and Revenue to “amend SB 1510 to renew the pass-through entity elective tax”.

**To learn more about the 2026 legislative session, key issues, and what you can do to support your business, clients, and communities, visit our [Advocacy webpage](#).**

## Take Action!

Copy & paste the below email lists into an email of your own! Our recommended subject line for your emails is included under each email list.

### HB 4035 – Emails for the House Committee on Housing and Homelessness

**Recommended Email Subject:** Please Support HB 4035!

[Rep.PamMarsh@oregonlegislature.gov](mailto:Rep.PamMarsh@oregonlegislature.gov)  
[Rep.VikkiBreeselverson@oregonlegislature.gov](mailto:Rep.VikkiBreeselverson@oregonlegislature.gov)  
[Rep.TomAndersen@oregonlegislature.gov](mailto:Rep.TomAndersen@oregonlegislature.gov)  
[Rep.CourtBoice@oregonlegislature.gov](mailto:Rep.CourtBoice@oregonlegislature.gov)  
[Rep.DarceyEdwards@oregonlegislature.gov](mailto:Rep.DarceyEdwards@oregonlegislature.gov)  
[Rep.LisaFragala@oregonlegislature.gov](mailto:Rep.LisaFragala@oregonlegislature.gov)  
[Rep.MarkGamba@oregonlegislature.gov](mailto:Rep.MarkGamba@oregonlegislature.gov)  
[Rep.JeffHelfrich@oregonlegislature.gov](mailto:Rep.JeffHelfrich@oregonlegislature.gov)  
[Rep.EmersonLevy@oregonlegislature.gov](mailto:Rep.EmersonLevy@oregonlegislature.gov)  
[Rep.KevinMannix@oregonlegislature.gov](mailto:Rep.KevinMannix@oregonlegislature.gov)  
[Rep.RickiRuiz@oregonlegislature.gov](mailto:Rep.RickiRuiz@oregonlegislature.gov)  
[Rep.LamarWise@oregonlegislature.gov](mailto:Rep.LamarWise@oregonlegislature.gov)  
[Rep.BoomerWright@oregonlegislature.gov](mailto:Rep.BoomerWright@oregonlegislature.gov)

### HB 4098 – Emails for the House Committee on Commerce and Consumer Protection

**Recommended Email Subject:** Please Oppose HB 4098!

[Rep.NathanSosa@oregonlegislature.gov](mailto:Rep.NathanSosa@oregonlegislature.gov)  
[Rep.FarrahChaichi@oregonlegislature.gov](mailto:Rep.FarrahChaichi@oregonlegislature.gov)  
[Rep.VirgleOsborne@oregonlegislature.gov](mailto:Rep.VirgleOsborne@oregonlegislature.gov)  
[Rep.JamiCate@oregonlegislature.gov](mailto:Rep.JamiCate@oregonlegislature.gov)  
[Rep.WillyChotzen@oregonlegislature.gov](mailto:Rep.WillyChotzen@oregonlegislature.gov)  
[Rep.DavidGomberg@oregonlegislature.gov](mailto:Rep.DavidGomberg@oregonlegislature.gov)  
[Rep.EWernerReschke@oregonlegislature.gov](mailto:Rep.EWernerReschke@oregonlegislature.gov)  
[Rep.KimWallan@oregonlegislature.gov](mailto:Rep.KimWallan@oregonlegislature.gov)  
[Rep.LamarWise@oregonlegislature.gov](mailto:Rep.LamarWise@oregonlegislature.gov)

### HB 4089 – Emails for the House Committee on Labor and Workforce Development

**Recommended Email Subject:** Please Oppose HB 4089!

[Rep.DaciaGrayber@oregonlegislature.gov](mailto:Rep.DaciaGrayber@oregonlegislature.gov)  
[Rep.LeslyMunoz@oregonlegislature.gov](mailto:Rep.LeslyMunoz@oregonlegislature.gov)  
[Rep.AnnaScharf@oregonlegislature.gov](mailto:Rep.AnnaScharf@oregonlegislature.gov)  
[Rep.ShellyBoshartDavis@oregonlegislature.gov](mailto:Rep.ShellyBoshartDavis@oregonlegislature.gov)  
[Rep.MattBunch@oregonlegislature.gov](mailto:Rep.MattBunch@oregonlegislature.gov)  
[Rep.LisaFragala@oregonlegislature.gov](mailto:Rep.LisaFragala@oregonlegislature.gov)  
[Rep.TravisNelson@oregonlegislature.gov](mailto:Rep.TravisNelson@oregonlegislature.gov)  
[Rep.SueRiekeSmith@oregonlegislature.gov](mailto:Rep.SueRiekeSmith@oregonlegislature.gov)