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Middle-class homeowners have reason to be skeptical of Washington's latest promise of tax cuts for the middle class. The plan takes away the most popular and valuable deduction for households, one widely taken by middle-income homeowners- the deduction for state and local taxes. This deduction, otherwise known as SALT, is claimed by 44 million American households on their federal returns, a large percentage of whom are middle-class homeowners.

Congress has this deduction set for elimination so that savings can be used to fund other new tax breaks, breaks which have nothing to do with the middle class and everything to do with hugely wealthy individuals and corporations already flush with cash.

Generations of hard working Americans have counted on SALT to help make homeownership and middle-class life possible. The proposal would be robbing the middle and poor classes to give to the wealthy and will further exacerbate the huge income inequality in the U.S.

If the proposal becomes law, homeowners who itemize deductions today, including mortgage interest, may not qualify to itemize on their federal tax return without the SALT deduction.

According to the National Association of Realtors, homeowners with average incomes of $50,000 to $200,000 would see their taxes go up an average of $815 under such a proposal, even if the standard deduction were doubled.

Equally important, taking away SALT puts at risk the tax base that supports public sector services and vital investments here in Pennsylvania and at the state and local levels across the country. To eliminate it threatens infrastructure, public safety and education – services and support that benefit all taxpayers in communities across the entire country.

All of this helps to explain why SALT has been in the federal tax code for more than 100 years. SALT was designed to prevent taxpayers from having to pay a tax twice, and also protect the finances of state and local governments so they can provide vital public services in our federal system. It also promotes homeownership by enabling homeowners to deduct their property taxes in addition to the separate deduction for mortgage interest.

As if the taking away of this vital deduction isn't bad enough, the reason for eliminating it is even worse. SALT is being eliminated to fund additional tax breaks to the wealthy and to corporations. As most recognize, it is highly unlikely that the middle class will benefit by any additional tax breaks given to corporations, regardless of how often this mantra is repeated. Corporations sit on record amounts of cash and any additional breaks they would receive would likely go into executive pay or to buy back their own stock to increase shareholder value. Apparently, the public is aware of this fact. In a recent New York Times poll, 78 percent of respondents said they did not believe they would benefit if their employer received a tax cut.

Organizations representing state and local governments and public service providers, including both Republicans and Democrats, oppose the elimination of SALT. The deduction has served our federal structure and middle class well since 1913 and should be kept intact to help homeownership and maintain vibrant communities.