

From: [Marie Alaniz](#)
To: [LRO](#); [Sen Hass](#); [Rep Nathanson](#)
Subject: Northwest Housing Alternatives Testimony on SB 2164 for 6-14-2019
Date: Tuesday, June 11, 2019 8:28:05 AM
Attachments: [image001.png](#)

Dear Chair Nathanson and Chair Hass, and members of the Joint Committee on Tax Expenditures

I am asking you to take action to ensure that Individual Development Accounts remain available to Oregonians who need them. Please include the provisions of SB 790 in HB 2164.

Individual Development Accounts are a valuable tool to give Oregonians with low incomes the boost they need to build a more secure financial future. I have been the IDA Specialist for NHA for two years but have worked with the IDA Program for 5 years. I have assisted numerous families to save their portion of the money and then receive matched funds to purchase almost unattainable assets such as cars and homes. NHA has graduated 5 households in the last 12 months!!!

We need the Legislature to take action to keep the Oregon IDA Initiative working in our communities, and we need to expand the reach of IDAs to more people. When I first started working with the IDA program through NHA I was begging people to join the program as they truly didn't understand and to be quite honest I was still learning. Now I have wait lists into 2020 and cannot enroll everyone who needs this program due to lack of funding. We need more dollars to help people reach these life changing goals such as higher education, purchasing a newer if not new car or buying a home. Having recently bought a home myself, I can tell you, this was a lot of work. We can help people with this by giving them a reachable goal-buying a home and saving \$3,000.

Thank you for all of your hard work this session, and thank you for your attention to keeping IDAs available.

Thank you,

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Northwest Housing Alternatives has moved to an interim location while we redevelop our campus and expand our capacity. Please note the updated address below. We look forward to the opening of our new campus in 2020, which will include 28 units of permanent affordable housing, increased capacity at our emergency shelter, and a new operations center.

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