

**From:** [Sonia Chavez](#)  
**To:** [LRO](#)  
**Cc:** [Rep Nathanson](#); [Sen Hass](#)  
**Subject:** Mid-Columbia Housing Authority Testimony on SB 2164 for 6-14-19  
**Date:** Tuesday, June 11, 2019 8:41:01 AM

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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. In my experience with the IDA's I have seen how IDA'S changes peoples lives. Participants learn the importance of financial education & they see the regarding results. It changes how they manage their money & teaches their children the importance of saving.

We need the Legislature to take action to keep the Oregon IDA Initiative working in our communities. We need to expand the IDA program to reach more people. Our agency has a waitlist for the IDA program that is 2 years long, and we add new households every week.

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

***Sonia Chavez***

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***Check out our new website: [www.mid-columbiahousingauthority.org](http://www.mid-columbiahousingauthority.org)***

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