

**From:** [Nicole Larsen](#)  
**To:** [LRO](#)  
**Cc:** [Rep Nathanson](#); [Sen Hass](#)  
**Subject:** Nicole K. Larsen / Testimony on SB 2164 for 6-14-2019  
**Date:** Thursday, June 13, 2019 5:04:02 PM

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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 (IDAs) remain available to Oregonians who need them. Please include the provisions of SB 790 in HB 2164.

As an Oregonian who both works for an organization that offers IDAs & who is a saver in the IDA program, not a day goes by where I don't see the tremendous impact the Oregon IDA Initiative has lifting up our communities. IDAs are a valuable tool to give Oregonians with low incomes the boost they need to build a more secure financial future.

If not for the IDA program and the network of dedicated professionals in the IDA network, I would not have the financial support, resources, or knowledge about buying a house. I am a first-generation college student who experienced homelessness as I grew up in southern Oregon, with parents who experience crippling substance addiction. Being in the IDA program has shifted the way I think about stability and home - when I graduate from the IDA program in January 2020 and purchase a house, this will be the first time in my life I have a stable roof over my head. This sense of home is a comfort I have longed for since childhood, and the IDA program has made that dream a reality. When I think about my future, I no longer feel afraid - instead, I feel empowered and prepared.

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.

Right now, there are far too many Oregonians who are on waitlists to participate in this life-changing program. By expanding the reach of IDAs, more Oregonians can gain confidence in their financial future, and they also gain space to dream about what their life can be outside of surviving day-to-day. That room to dream is essential if we want to continue being a strong, economically-vibrant state.

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

Best,

**NICOLE LARSEN**  
COMMUNICATIONS MANAGER (SHE/HER)

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