

**From:** [Michelle Scott](#)  
**To:** [LRO](#)  
**Cc:** [Rep Nathanson](#); [Sen Hass](#); [Sami Stephens](#)  
**Subject:** TESTIMONY ON SB 2164 for 6-14-2019  
**Date:** Monday, June 17, 2019 9:27:52 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. Please see the attached photos of our group of Southern Oregon folks that have achieved goals of homeownership, Education, and Home Repair. Three of these ladies have a background of addiction, and have overcome extreme challenges because their financial coach *believed* in their ability to achieve. After completing several classes, they were introduced them to the IDA Initiative.. Rather than having society telling them they can't, the IDA Initiative taught them how they CAN! I have been involved with social work for over 18 years and definitely attest to the successful outcomes and live changing actions this initiative provides for our community.

Sincerely,

*Michelle J. Scott*

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Individual Development Account  
\*Successful Clients\*  
OFF to the Capitol!