Chair Nathanson, Vice Chair Reschke, Vice Chair Pham, and members of the committee

My name is Laura Fisher.

I am a current IDA Saver for Homeownership, and I live in Albany, Oregon.

I am so grateful that this program exists. I was in an abusive marriage a few years ago, that I ended up leaving. I had no money, but with the help of a few state programs, my children and I were able to find ourselves in a safe place and saving for our own home. I don't want to think about where we might be without that help. They helped us get to where we are today, and there should always be funding for making the world a better place.

For our particular situation, though, a business IDA is more fitting, but not available in Linn/Benton. I am a daughter of a Vietnam veteran. My dad was exposed to Agent Orange and is 100% disabled from it. I have been dealing with medical issues that have been passed down from his exposure, but mainstream doctors don't know how to help.

I started a business to get the right information out, so those exposed can be properly treated. My business is called Agent Orange Research, LLC. But, because Linn/Benton doesn't offer a business IDA, it feels like it's not helping towards self sufficiency that works for us. Still, the program helps in the long run, from beginning to end. I am glad that we will be able to transfer our savings into a different program, because my health has inevitably prevented me from being able to afford purchasing a home by the deadline.

I fully support funding the IDA Programs, including boosting funding that will allow access to Business IDA's everywhere that IDA's are offered. By boosting Business IDA access now, communities can experience the benefits of business growth with post COVID knowledge and concepts.

Please continue funding and consider boosting funding for the IDA Initiative.

Thank you for your time.