

Submitter: Amber Barker

On Behalf Of:

Committee: House Committee On Housing and Homelessness

Measure, Appointment or Topic: HB2735

My name is Amber Barker and I am writing today in support of IDA funding and ask that you Please support a \$20M investment in the Individual Development Account (IDA) program in 2025. This program has helped over 19,000 Oregonians reach their dreams of buying a home, attending college, starting a business, and more.

I have been blessed that I have been able to have an IDA and what that offered me and my family was financial freedom, to be dependable and have safe and reliable transportation. Without the IDA program I would have my old vehicle that broke down monthly and I spent thousands to maintain since 2018. My employer requires a vehicle so with out that it would jeopardize my housing, survival, access to medical care and food for my children and I. The IDA program allows employed folks who still need a little additional support to get on their feet the opportunity to save for a home purchase, a reliable vehicle, save for educational needs or save to open business and further aid them to becoming self sufficient. I live paycheck to paycheck and I would not have been able to afford a 500\$ a month car payment which is what I would owe without the IDA support. I am thankful I had the opportunity and would advocate strongly for others to allow be give the opportunity.

Please support including \$20M for IDAs in the state budget. This funding will change the lives of many more people in your district, just as it has done for me.

Sincerely,
Amber Barker

Amber Barker
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