

March 13, 2019

Senate Health and Human Services Committee  
Oregon State Legislature  
900 Court St. NE  
Salem OR 97301

RE: **Support of Bill No. 790**

To whom it may concern:

**My name is Christina Niskanen. I am a 2017 Family Self-Sufficiency (FSS) & IDA Graduate. I became a homeowner in May of 2017 with the help of the IDA Program. The IDA Program helped open doors for my family after many years of trying to get back on our feet. I support Senate Bill 790 and believe that everyone needs the opportunity to build a better future!**

I want to share a little bit of my background, so here is my story:

What leads a family to needing public assistance varies; for me it was suffering five tragedies in less than five months. Abuse, a failed marriage; loss of support (both of my parents passed away within 4 months of each other); losing my job because I couldn't put on that happy face through all the stress & tragedy; and then an injury from a motor vehicle accident that landed me in physical therapy.

Prior to these tragedies I felt on top of the world with a good job, healthy children, a husband and our own home. So quickly things can change but I knew I didn't want to stay in the rut I had fallen into. It took a little time, but through counseling, I learned I was strong and I had two little girls counting on me. My daughters were 2 and 4 when tragedy struck our family and it was up to me to teach them (by example) that it doesn't matter what life throws at you, so long as you push through the pain and never give up. It was imperative I turn tragedy into triumph and lead by example so I sat myself down and focused on realistic, attainable short and long term goals. My short term goals began with going back to school and long term goals included graduating. After a few years, I did it and I felt amazing! Next goals were to find employment, a reliable car, and to build credit. At the time, I had good credit because I made sure to pay my bills first but kept working to increase my credit score knowing it would help me achieve other goals. I continued to set realistic and attainable goals because I didn't want to set myself up for failure. I became very involved in the community through volunteering and became a foster parent for the State of Oregon.

Swallowing my pride and accepting help was difficult for me. I was raised to be a strong, independent woman. When tragedy struck, I had people around me reaching out and opening doors to help. I was ashamed and overwhelmed. I didn't become part of the FSS program immediately as I wanted the timing to be right. Over time I met with Wendy (my FSS Coordinator), she helped clear up questions, concerns, or would just listen to areas I was struggling with. She was not my counselor she was my FSS coordinator, but at times she just listened. I had been working hard to build my credit and with positive credit, a job, and motivation to become a homeowner, the IDA Program was suggested to me. **I learned that with the IDA Program I could increase my savings ability towards a down payment and I qualified as a first time homeowner since it had been so many years since I had owned a home. Being able to maximize my savings through an IDA made becoming a homeowner a more realistic goal that could happen sooner than later. It motivated me to keep moving**

forward. The IDA Program with Housing Authority's FSS Program was full at that time so I was referred to partner organization, Willamette Neighborhood Housing Services' IDA Program and was able to get started.

I worked with my FSS Coordinator and WNHS and completed the required IDA financial and homeownership education and focused on becoming mortgage ready. As I got close to completing my IDA, I worked hard trying to find a home that I could afford and found a home that needed some cosmetic work but since I had IDA funds to put down I knew that some of my savings could be used for repairs, etc. As a Veteran I was able to access a VA Loan and with IDA funds of \$8,000 (\$2,000 savings + \$6,000 in match) I purchased my home and moved in May 2017! I used some of my own savings to make the needed updates and repairs which included exterior and interior painting and was able to build up an emergency savings account to fall back on if needed.

If you look at all of my goals over the years: education, transportation, employment and homeownership, all of these goals are asset goals of the IDA Program. So many people need a boost to achieve these goals to help them become successful, contributing members of our communities do please pass Senate Bill 790 so other low-income families can have a boost like I did.

I am proud to say that I am a homeowner; I have a good job, my girls are now grown and chasing their dreams, I have savings to fall back on, I have equity in a home, I am doing a little investing, and I owe it all to the kindness of strangers and available programs like HUDs Family Self-Sufficiency Program and the Individual Development Account Program. Because of these strangers coming together and programs to help my girls and I, I am a success, thank you all!

Sincerely,

Christina Niskanen  
2017 IDA Graduate  
Albany, Oregon