



# HOUSING ALLIANCE

March 14, 2019

Senate Committee on Human Services  
Oregon State Legislature  
900 Court Street NE  
Salem, OR 97301

Dear Chair Gelser, Vice-Chair Heard, and members of the Committee:

I am writing to you today in strong support of SB 790. SB 790 will expand the Oregon Individual Development Account Initiative. Thank you for taking the time to hear this important bill, and we ask for your yes vote to send it to the Joint Committee on Tax Expenditures.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. Our members have come together with the knowledge that housing opportunity is the foundation on which all of our success is built – individual success as students, parents, workers, and community members as well as the success of our communities. We represent a diverse set of voices including non-profit housing developers, residents of affordable housing, local jurisdictions, and organizations working to meet basic needs in every corner of our state.

We believe that all Oregonians need a safe, stable, and affordable place to call home.

We simply don't have enough affordable and available homes for people who need them in communities across Oregon. People are struggling with homelessness, housing instability, rent burdens, and to make ends meet and put food on the table. Members of our community are all too often forced to choose between paying rent and putting food on the table. During the last school year, over 21,750 of our school children in grades K – 12 experienced homelessness at some point during the year.

We can solve problems faced by our communities through a range of proven strategies.

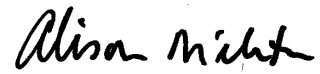
Individual Development Accounts, or IDAs, are matched savings accounts, which help Oregonians from age 12 to 85 save for a goal like homeownership, education, or small business development. When paired with coaching and support from a community based partner, IDAs help people achieve in ways they might not have thought possible.

The Oregon IDA Initiative works as an enhancement to the work that Housing Alliance partners do across the state to help create opportunity and financial stability. IDAs accelerate the progress of prospective homeowners, help homeowners make needed repairs to allow them to age in place or adjust to changing circumstances, help repair or replace manufactured homes. IDAs are also used to help residents of affordable housing meet other life goals – starting a small business to build a new

career or supplement income, get additional education or training. And IDAs build stronger and more financially resilient communities, benefiting all of us as Oregonians.

Thank you for your support of SB 790, and for your service to Oregon.

Sincerely,

A handwritten signature in black ink that reads "Alison McIntosh". The signature is written in a cursive, flowing style.

Alison McIntosh  
On Behalf of the Oregon Housing Alliance

## **Housing Alliance Members**

1000 Friends of Oregon  
211info  
Aging in the Gorge  
Benton Habitat for Humanity  
Bienestar  
Bradley Angle  
BRIDGE Housing  
CASA of Oregon  
Central City Concern  
Chrisman Development  
Church Women United of Lane County  
City of Beaverton  
City of Creswell  
City of Eugene  
City of Forest Grove  
City of Hillsboro  
City of Hood River  
City of Portland  
City of Tigard  
Coalition of Community Health Clinics  
Coalition of Housing Advocates  
Common Ground OR-WA  
Community Action Partnership of Oregon  
Community Action Team  
Community Alliance of Tenants  
Community Housing Fund  
Community Partners for Affordable Housing  
Community Vision  
Cornerstone Community Housing  
Ecumenical Ministries of Oregon  
Enhabit  
Enterprise Community Partners  
Fair Housing Council of Oregon  
FOOD for Lane County  
Habitat for Humanity of Oregon  
Habitat for Humanity Portland/Metro East  
Hacienda CDC  
Housing Authority of Clackamas County  
Housing Development Center  
Housing Oregon  
Human Solutions  
Immigrant & Refugee Community Organization  
Impact Northwest  
Innovative Housing, Inc.  
Interfaith Alliance on Poverty  
JOIN  
Lane County Health and Human Services  
League of Women Voters of Oregon  
Lincoln County  
Looking Glass Community Services  
Mainstream Housing, Inc  
Metro  
Mid Columbia Housing Authority  
Native American Youth and Family Center  
(NAYA)  
Neighborhood Economic Development Corp.  
(NEDCO)  
Neighborhood Partnerships  
NeighborImpact  
NeighborWorks Umpqua  
Network for Oregon Affordable Housing  
Northwest Housing Alternatives  
Northwest Pilot Project  
Oregon AFSCME Council 75  
Oregon Center for Christian Voices  
Oregon Center for Public Policy  
Oregon Coalition on Housing & Homelessness  
Oregon Council on Developmental Disabilities  
Oregon Food Bank  
Oregon Housing Authorities  
Oregon Law Center  
Partners for a Hunger-Free Oregon  
Portland Community Reinvestment Initiatives  
Portland Homeless Family Solutions  
Portland Housing Center  
Proud Ground  
Raphael House  
REACH CDC  
Rogue Action Center  
St. Vincent de Paul of Lane County, Inc.  
ShelterCare  
Sisters Habitat for Humanity  
Sponsors, Inc.  
SquareOne Villages  
Street Roots  
Transition Projects  
Turning Point  
Washington County  
Welcome Home Coalition  
Willamette Neighborhood Housing Services