



HOUSING ALLIANCE

March 25, 2019

House Committee on Revenue
Oregon State Legislature
900 Court Street NE
Salem, OR 97301

Dear Chair Nathanson, Vice-Chair Findley, Vice-Chair Marsh, and members of the Committee:

I am writing to you today in strong support of HB 3133. HB 3133 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.

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 meeting basic needs. 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.

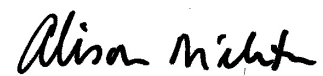
Individual Development Accounts, or IDAs, are matched savings accounts, which help Oregonians from age 12 to 85 save for a goal like homeownership, education, or small business development. When paired with coaching and support from a community based partner, IDAs help people achieve in ways they might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

The Oregon IDA Initiative serves 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 HB 3133, 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