

**From:** [Andrea Gonzalez](#)  
**To:** [LRO](#); [Rep Nathanson](#); [Sen Hass](#)  
**Subject:** (LCHC-Andrea) Testimony on SB 2164 for 6-14-2019  
**Date:** Monday, June 10, 2019 12:30:42 PM

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Dear Chair Nathanson and Chair Hass, and members of the Joint Committee on Tax Expenditures,

I am asking you to take action to ensure that Individual Development Accounts remain available to Oregonians who need them. Please include the provisions of SB 790 in HB 2164. Individual Development Accounts are a valuable tool to give Oregonians with low incomes the boost they need to build a more secure financial future.

I have been working as an IDA specialist at Lower Columbia Hispanic Council for over a year and I have seen first-hand the importance this program has played in individual's goals and financial knowledge. For example, as a first generation college student, getting an education can seem almost impossible with the constant rise of tuition. IDAs give these students an opportunity to not only make that goal possible, but also learn about important financial information that will help them for the rest of their lives. Community members are also able to start businesses or expand their businesses, something they would not be able to do without the help of an IDA. Sadly, many members of our community are put on a waiting list because there is a need for more IDAs to support our community!

We need the Legislature to take action to keep the Oregon IDA Initiative working in our communities, and we need to expand the reach of IDAs to more people.

Thank you for all of your hard work this session, and thank you for your attention to keeping IDAs available.

Sincerely,

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