From: Karen Long

To: LRO; Rep Nathanson; Sen Hass

**Subject:** Mid-Columbia Housing Authority Testimony on SB 2164 for 6-14-19

**Date:** Monday, June 10, 2019 4:24:38 PM

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

I am asking you to take action to ensure that Individual Development Accounts (IDAs) 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 work directly with households on the IDA program. I have watched a first generation homebuyer purchase a home. I have listened to parents discuss budgeting and savings with their children. The IDA program is a positive investment in the future of Oregon.

We need the Legislature to take action to keep the Oregon IDA Initiative working in our communities. We need to expand the IDA program to reach more people. Our agency has a waitlist for the IDA program that is 2 years long, and we add new households every week.

Thank you for your hard work for Oregonians and thank you for your attention to keeps IDAs available.

Karen Long
Community Services and Special Programs Manager
Mid-Columbia Housing Authority
500 E 2<sup>nd</sup> St
The Dalles. OR 97058

Ph: 541-370-2761

## www.mid-columbiahousingauthority.org

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