

June 11, 2019

Joint Committee on Tax Expenditures Oregon State Legislature 900 Court Street NE Salem, OR 97301

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

I am writing to you today to request that the expansion of, and proposed changes to the Oregon Individual Development Account (IDA) Initiative as proposed in SB 790 be included in HB 2164.

I am also writing to express our support for the inclusion of the provisions related to affordable housing development, agricultural workforce housing development, manufactured home sales, and manufactured home park closures.

The Oregon Housing Alliance is a coalition of ninety organizations from all parts of the state. We believe that all Oregonians need a safe, stable, and affordable place to call home.

We can solve problems faced by our communities through a range of proven strategies, particularly by ensuring the continued success of the Oregon Individual Development Account (IDA) Initiative, a proven and successful program supporting Oregonians with low incomes.

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.

We strongly urge you to include the expansion of and changes to the Oregon IDA Tax Credit in HB 2164. Thank you for your service to our state.

Sincerely,

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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 Povertv JOIN

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