

**From:** [Jessica Mathis](#)  
**To:** [LRO](#)  
**Cc:** [Rep Nathanson](#); [Sen Hass](#)  
**Subject:** Bradley Angle Testimony on SB 2164 for 6-14-2019  
**Date:** Thursday, June 13, 2019 5:10:13 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. Our agency is the only Domestic Violence organization in Multnomah County with a dedicated, fully funded Economic Empowerment Program. The backbone of our EEP services are IDAs. We offer education, employment, vehicle, and rental IDAs. These IDAs are vital to survivor's ability to flee DV and provide for their families once they have.

Many survivors access education IDAs to support them attending certification programs that aren't covered by FASFA or for folks who can't shoulder the burden of student loans. It's a stress reliever. Without the ability to further their education, single parents are often stuck in poverty.

Vehicle IDAs make it so low income survivors aren't at the mercy of predatory loan practices. It makes it so that they can afford to buy their vehicles outright or put down a substantial payment for a quality car at a reputable dealership. Vehicles are important to accessing job opportunities, living in affordable locations, and getting children to and from childcare in a reliable manner.

Rental IDAs are new to our program, but they've been a useful safety planning tool. We have survivors who are still living with their abuser because they can't afford move-in costs or are unable to leave shelter. IDAs that assist with move-in costs are another tool in this housing crises. A survivor with a regular income can access this IDA and move out of shelter, without having to access rental assistance that is hard to come by.

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. Homeownership IDAs are probably the most important and the most difficult to get. These IDAs are rarely available, which is unfortunate because they have the ability to create housing stability and wealth for lower and middle income families. As a person of color, I know how much homeownership means to my community. So few Black families in Portland own a home or have the ability to do so without these IDAs.

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

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