



## Warm Springs Community Action Team

February 5, 2020

Housing Committee on Human Services and Housing  
900 Court Street NE  
Salem, Oregon 97301

Chair Keny-Guyer, Vice-Chair Noble and Vice-Chair Williams, and members of the House Committee on Human Services and Housing:

I'm writing in support of HB 4003 which will help to minimize the racial disparities in home ownership across Oregon.

Warm Springs Community Action Team (WSCAT) promotes community development in Warm Springs by empowering individuals and groups of people to realize their potential, become self-reliant, and affect positive change for themselves, their families, and their community. WSCAT provides asset building opportunities for clients living and working on the Warm Springs Indian Reservation in Jefferson County, one of the most diverse counties in Oregon.

One important tool proven to effectively address these disparities is Individual Development Accounts (IDAs). WSCAT operates one of the largest IDA programs in Indian country, reaching clients who have experienced systematic racism and generational poverty. In the past five years, the IDA program has had over 150 graduates. An additional 120 community members are currently saving. Since the program began in Warm Springs, twenty-one clients have purchased homes through the IDA program, thirteen clients have renovated homes, and over 100 people have attended pre-purchase homeownership classes. We've seen first-hand how IDAs build savings habits of individuals and create a more resilient community. An accelerated match for IDAs will ensure savers get the match they need to make homeownership a reality for first-time homeowners.

This is just the beginning of our homeownership work. In December 2019, HUD 184 Indian Home Loan Guarantee Program was approved by the Warm Springs Tribal Council, making the program available to Native Americans on the Warm Springs Indian Reservation. We are working with Warm Springs Housing Authority and Warm Springs Tribal Credit to increase awareness of homeownership options, provide homeownership and financial counseling to over 100 clients, and make our clients' dreams of homeownership a reality. We urge you to support HB 4003, which lays out additional critical steps to remove barriers.

Thank you for all your hard work this session. Thank you for your attention to IDAs and keeping them fully funded and available in Oregon.

Sincerely,

A handwritten signature in blue ink, appearing to read "Leah Guliasi".

Leah Guliasi  
IDA Program Manager  
Warm Springs Community Action Team (WSCAT)