

Palwasha A, Portland
State House District 38
State Senate District 19

Emergency savings IDA opened in 2023

"I decided to open IDA account with IRCO after one of our case manager at IRCO informed us of it. Having been notified of our financial emergency situation at the time, the IDA program manager at IRCO enrolled us into their IDA-Emergency savings program. Following my husband's lack of work and income, my family was struggling to pay our rent and bills, and was slowly nearing a potential eviction from our apartment. With almost all available resources explored, with many we're either not eligible for or turned away from, we were desperate to ensure that we do not fail our children as we try to adapt and make a new home here.

Having successfully completed the program, I'm now grateful to have expressed my family's need to my then-IRCO case manager who knew exactly where to refer us to. The IRCO IDA-Emergency savings program has truly brought us back from the brink of potential eviction by allowing us to use the program's funds, coupled with our savings, to save for emergency rent payments. All of which was eventually necessary when my husband sought a better and more stable-income employment. Now, he's with a better job and working for a higher salary which allows our family to save more funds to ensure that situations like before never happens again. Without the assistance and support from the IDA-program, I can not even begin to imagine where we would be today as a family.

The program has helped me and my family be more financially stable, and allowed us to seek new employment without having to worry about falling back on rent payments when we had no income. At the brink of eviction, this program brought us back into a better situation where we are now financially stable and can plan accordingly for future emergencies. Especially after having learned our lessons from our experience before. The program also trained us with financial skills that are necessary in making smart financial decisions. Something that was not widely available to new refugees like ourselves. For all of which, I sincerely thank the IDA program."

Date: 1/24/2024