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On Behalf Of: Community in Action
Committee: Joint Committee On Ways and Means Subcommittee On Transportation and Economic Development
Measure: SB5511

Hello, I'm a Programs Manager at Community in Action, serving Malheur and Harney Counties. Malheur County is the poorest county in the entire state of Oregon and without programs like the IDA the vast majority in our community have very little chance of improving their financial situation. During the current funding year an example of a family changed forever, is a single income household of 8 was able to buy a home utilizing the IDA program. They would not have been able to purchase their home without the IDA funds. This single success story helped 8 Oregonians secure stable housing, which keeps them from potentially entering the homeless population at this time.

One of the things that excites me about the IDA program is the secondary education. I personally feel that a community's financial state is directly influenced by its level of education. A 1-year certification at our local college is roughly \$5,000. I believe if as a state we invest in our citizens through education today we will have a massive return on investment, in the near future.

I understand there are many worthy causes seeking financial support, but I have witnessed firsthand the level of impact the IDA program has on people and it's not just through giving them money. It's also through educating them on the importance and power of good savings habits. I'm unaware of the other counties capabilities but Malheur and Harney Counties could easily utilize 10X more funds than our current allocation. Our agency and counties are all in on IDA's, please go all in with us!