

**Williams Settlement Fund Report  
to Department of Justice  
from Oregon Housing & Community Services  
December 22, 2005**

**INTRODUCTION**

This report complies with the requirement set by the Interagency Agreement signed between the Department of Justice (DOJ) and Oregon Housing & Community Services (OHCS) in August 2003 pertaining to the use of Williams Settlement Funds administered through OHCS. A report is due to DOJ by December 31 of each year, until funds are fully expended. The funds are to be used for "...direct electricity or home heating bill-paying assistance for energy consumers in Oregon who meet OHCS' criteria for assistance and who are served by public utilities in Oregon (Municipals, PUDs and Co-ops)." In addition, the funds are to provide "...support of low-income weatherization and conservation programs administered by OHCS..."

OHCS is funding three activities with the Williams Settlement Funds. The first is bill payment assistance, second is the Housing Division's Low-Income Weatherization Program for multi-family rental housing and third is the Community Resource Division's Low-Income Weatherization Program. This report describes whom we have served with these funds, the level of need and the vital benefits to the lives of these Oregonians. It also describes the system for delivery and the use of funds.

**I. BILL PAYMENT ASSISTANCE**

**WHO WE SERVE**

Bill payment assistance is provided to vendors on behalf of eligible low-income customers of community-owned utilities (COU) in Oregon. The fund is fuel blind meaning an eligible household may use the funds for any type of fuel. Even so, 90% of the payments have been made directly to electric COUs. Some households had payments split between a COU and another fuel vendor.

Income eligibility requirements for Williams Funds are the same as the federally funded LIEAP program. An applicant's household income must be at or below 60% of the Oregon Median Income. As of October 1, 2005 for a household of one, this is \$19,210 per year; for a household of four it is \$36,942. There are two levels of bill assistance payments and a higher payment is issued for households that fall below 100% of the Federal Poverty Guidelines for Oregon. For a household of one, that cap is \$9,570 per year, and for a household of four, it is \$19,350. However, these figures do not accurately reflect who is actually served. The average income of households served by Oregon Energy Assistance Program (OEAP) and Williams Fund households would be very similar during the Program Year 2005, which ended September 30, 2005, and was \$12,216 per year. This average household had just over three residents, which means their income was well below the Federal poverty level. See

Attachment A for tables with the federal poverty guidelines and Oregon 60% income guidelines.

During calendar year 2005, 550 households were served with Williams Funds. This is in addition to the 1,408 households that were served in 2004. Of the households served in 2005, 101 households included at least one senior citizen and 145 included a member who is disabled. In addition, the table below describes who was served in 2005 related to federal poverty levels during this time. This data was pulled from the OHCS OPUS computer reporting system that was created to manage agency programs. Also, see Attachment B for the OPUS system report titled Client Characteristics.

<b>Percent of Poverty Report</b>					
<b>WILLIAMS FUND 2005</b>					
<b>Intake date of 1/1/05-12/19/05</b>					
<b>% of Poverty</b>	<b>Households</b>	<b>Seniors</b>	<b>Disabled</b>	<b>Age &lt;6</b>	<b>Age &lt;3</b>
Under 75%	271	15	61	83	45
75%-100%	70	17	24	22	14
101%-125%	82	25	27	16	6
126%-150%	52	19	19	9	4
Over 150%	75	25	14	16	6
<b>Totals</b>	<b>550</b>	<b>101</b>	<b>145</b>	<b>146</b>	<b>75</b>

The following table shows the type of bill that serviced clients came in with when requesting energy assistance from the Williams Fund. Thus, of the 565 records, 63 had their service disconnected at the time of the request and 56 had a notice of shutoff to occur within 24 hours. The Heat Type Report shows the primary source of heat for the households served.

<b>Payment Type Report</b>	
<b>WILLIAMS FUND 2005</b>	
<b>Intake date of 1/1/05-12/19/05</b>	
<b>Description</b>	<b>Count</b>
Past due	103
Regular	252
Shutoff 0-24 hours	56
Shutoff 1-5 days	91
Shutoff disconnected	63
<b>Total</b>	<b>565</b>
*Number of Households may not compare to other reports due to possibility of counting in more than one category.	

<b>Heat Type Report</b>		
<b>WILLIAMS FUND 2005</b>		
<b>Intake date of 1/1/05-12/19/05</b>		
<b>Heat Type</b>	<b>Household Count</b>	<b>Client Count</b>
Electric	274	795
Liquid Gas	11	31
Natural Gas	33	95
Oil	12	33
Other	2	7
Pellet	0	0
Solar	0	0
Wood	2	5
<b>Totals</b>	<b>334</b>	<b>966</b>

\* Heat type not reported for all payments.

## **SERVICE DELIVERY**

The Williams Fund bill assistance program is delivered through a network of community action agencies throughout Oregon, which deliver a myriad of anti-poverty programs to low-

income clients. This creates efficiency of operations plus assures that clients are able to access multiple services that are designed to help them move away from dependency while assisting them with their immediate crisis. See Attachment C Vendor Report for a list of the vendors and payments made from Williams Funds.

OHCS has developed, with assistance from partner agencies and major utilities, a set of energy education and case management practices to help clients move toward self-sufficiency. The project is titled Energy Efficiency and Consumer Competency (E2C2). A federal REACH grant is in the second of three years to fund pilot projects with three agencies in five Oregon counties. These pilots will soon be expanded so these services will be offered to community action agencies statewide. Major components of E2C2 include:

- Client Universal Intake process with web-based linkage to Oregon Helps
- Needs assessment for client services
- Consumer education about how to reduce energy costs
- Energy bill assistance through OEAP and LIEAP
- Weatherization services
- Energy saving kits
- Case management that links clients to additional services with the goal of increased self-sufficiency skills

## **PROGRAM SPENDING**

The table in Attachment D describes the allocations and expenditures of all Williams Funds as of December 19, 2005 for the Williams Fund bill assistance program. It shows that 99% of the program payment funds have been expended. The Vendor Payment Summary in Attachment C demonstrates that 93% of the funds have gone to COUs. 100% of bill payment assistance funds will be expended by June 30, 2006.

## **ALLOCATIONS**

The 2004 Williams Fund receipts of \$501,656 for bill payment assistance were allocated by April 1, 2004. The 2005 receipts were \$191,844, and were allocated to community action agencies in August and September of 2005. Of the combined total of \$693,500, \$665,825 was sent to the partner agencies and \$27,675, 4.0%, was retained by OHCS for administration. Details of the 2005 allocation are found in Attachment D.

## **EXPENSES**

### **OHCS Administration**

OHCS provides contract management, monitoring for grant compliance, accounts payable/receivable, OPUS database system and management, program monitoring, training and technical support. These expenses amounted to 4% of the total receipts.

### **Partner Agency Administration**

Each community action agency provides contract management, supervision of staff and accounts payable/receivable in administering the Williams Fund. Federal funds cannot be used to pay other program expenses, so agencies need funds to cover their actual costs of administering this program. Partner agencies have been allocated 10% or less for administration. Any unexpended funds for administration can be moved to client vendor

payments at the agency's discretion. Attachment D shows expenditures from the 2005 allocation as of December 19, 2005.

### **Program Delivery**

Agencies incur costs directly related to delivery of Williams Fund services to clients. These program specific expenses are paid for on a cost reimbursement basis as program delivery expenses. Common expenses include payroll for service workers, direct program management, telephones, supplies, postage and office space costs. Again, federal funds cannot be used to pay other program expenses, so agencies need funds to cover their actual costs of delivering this program. The average allocation to partner agencies for program delivery costs is 12.6%.

### **Client Vendor Payments**

Partner agencies make vendor payments directly to utilities on behalf of their clients. These payments meet vital needs to maintain heat for low-income households. Client vendor payments have been allocated at over 77% of the funds distributed to partner agencies.

### **NEED**

Using the 2000 census data updated to 2004 to estimate unmet need, shows approximately 413,700 households are eligible for energy assistance in Oregon. Of those, fewer than 20% receive services from the Williams Fund, Oregon Energy Assistance Program (OEAP) or the federally funded Low-Income Energy Assistance Program (LIEAP), all of which are administered through OHCS.

Low-income households pay a disproportionate share of their income to maintain energy services. According to a recent study (see table below) on home energy affordability, Oregon households with incomes at or below 50% of the federal poverty level pay 33% of their annual income to energy bills. For households between 50% and 100% of poverty, the energy burden averages 11.4%, more than twice that of a non low-income household. The 2000 census data identifies more than 155,000 Oregon households that fall below the federal poverty level.

Federal Poverty Level	Home Energy Burden
Below 50%	33%
50-74%	13.2%
75-100%	9.5%
101-124%	7.4%
125-150%	6.0%
150-185%	5.0%

Source: *On the Brink: 2005*, Fisher, Sheehan & Colton, May 2005

Low-income households often have problems with late or missed payments, arrearages or debt, and face disconnection of utility services. Consequences of even short periods of service disconnection include failing health of seniors, poor performance of children in school and deterioration of housing stock. More severe consequences include loss of eligibility for other support programs (i.e. eviction from subsidized housing), homelessness and death. A

May 2004 survey report by the National Energy Assistance Directors' Association, says recipients of energy assistance reported the following consequences of unaffordable energy bills:

- 22% went without food for at least one day
- 38% went without medical or dental care
- 30% went without filling a prescription or taking a full dose of a prescribed medicine
- 21% became sick because their home was too cold
- 20% said they were not able to pay their energy bills due to medical expenses.

## **II. HOUSING DIVISION'S LOW-INCOME WEATHERIZATION PROGRAM FOR MULTI-FAMILY RENTAL HOUSING**

### **PROGRAM DESCRIPTION**

The purpose of the OHCS Housing Division's Low Income Weatherization Program is to lower the energy usage and utility costs of lower income tenants residing in affordable rental housing. 1.8 Million dollars of the Williams Settlement Funds have been set aside for this program. The program provides grant funding for the construction or rehabilitation of affordable housing where at least half of the units in the project are rented to households whose income is at or below 60% of the area median income (adjusted by family size) as defined by HUD, (see Attachment E). The housing must remain affordable for a minimum of 10 years but may be longer based upon other funding sources provided or extended commitments made by the owner.

Program resources may be used for shell measures such as windows, doors, and insulation as well as energy-efficient appliances and lighting. New construction projects must demonstrate higher than code minimums for insulation, windows, appliances and lighting. Acquisition/rehabilitation projects may use the resources for upgrades from original levels of insulation, windows, appliances and lighting.

### **ELIGIBLE SERVICE AREAS**

The Williams Settlement Funds are the second resource being used by OHCS's Housing Division for weatherization of low-income multifamily rental housing. The other resource is the Public Purpose Charges (PPC) funds. The PPC funds are limited for use in the Portland General Electric (PGE) and PacifiCorp service territories. The PPC resources are limited to paying for shell measures (windows, doors, walls and insulation) only for projects using electric heat. The Williams Funds are much more flexible dollars and can be used anywhere in the state and are fuel blind (can be used on projects with any type of heat source). To best utilize the Williams Funds and assure that a variety of projects throughout the state have the advantage of accessing resources for weatherization; the Williams Funds will initially be targeted to:

- projects located outside of the PGE and PacifiCorp service areas regardless of the heat source; and,
- projects within the PGE and PacifiCorp service areas that do not use electricity as the primary heat source.

- projects within the PGE and PacifiCorp service areas and PPC grant funding is not available, then Williams funds will be used if available.

**APPLICATION PROCESS AND EXPENDITURE OF RESOURCES**

The Williams Settlement Funds will be offered along with six other grant and tax credit resources through OHCS’ Consolidated Funding Cycle (CFC). The CFC is a competitive application process with two rounds of funding held each year. The next round of funding is in the Spring 2006. Since the bulk of the applications funded through the CFC are in PGE and PPC service areas and use electric as the primary heat source, these applications will be eligible for funding through the Public Purpose Charges. Williams funds allocated to Housing Resources total \$1.8 million. These funds will therefore be available for projects ineligible for PPC resources for several funding rounds. Currently we have committed to thirteen projects and a total of \$1,004,214. We anticipate committing the remaining funds within the current biennium (July 1, 2005 through June 30, 2007) in subsequent CFC applications, for qualified and approved projects across Oregon.

Housing Resources Section – Projects served with Williams 2004 and 2005								
Number of Projects	Number of Units	AMI ≤ 30%	AMI ≤ 31-40%	AMI ≤ 41-50%	AMI ≤ 51-60%	AMI ≤ 61-80%	No Income (Manager’s unit)	Population Served
13	581	1	54	155	317	48	6	AD, CMI HOM, FAM, DIS, ELD, DD
4 projects Acquisition/Rehab/Preservation 3 projects Rehabs 6 Projects New Construction								

AD = Alcohol and Drug      CMI = Chronically Mentally Ill      HOME = Homeless  
 FAM = Families      DIS = Disabled      ELD = Elderly  
 DD = Developmentally disabled

### **III. COMMUNITY RESOURCE DIVISION'S LOW-INCOME WEATHERIZATION PROGRAM**

#### **PROGRAM DESCRIPTION**

The OHCS Community Resource Division's allocation of Williams Funds for Low-Income Weatherization is \$850,000. The focus of these funds will be on lowering the long-term cost of energy for low-income households and improving their comfort, health & safety. Emphasis will be placed on serving eligible low-income households (see Attachment A for income eligibility), especially in rural areas of Oregon. The funds are fuel blind, which means they can serve households with all fuel types. Similar to the multi-family weatherization program, projects will include shell measures such as insulation in ceilings, walls and floors, replacement windows and doors, heating system repair and or replacement and energy-efficient appliances and lighting. Like all other OHCS weatherization programs, the Williams Funds will also be used to make minor repairs to the structure as needed to make the installation of energy efficiency improvements possible or to protect the improvements. Funds will be distributed through the existing weatherization network, as with the bill payment assistance. All housing types will be eligible including single family, mobile homes and multi-family. Weatherization services will be provided to both rental and owner-occupied dwellings.

Each dwelling to be weatherized will receive an on-site audit to determine all energy efficient improvements and repairs to be made. The audit has been approved by the U.S. Department of Energy for residential use. All energy efficient improvements will be performed by agency crews or licensed private contractors. Only those improvements that have been identified by the audit as "cost effective" will be installed. All energy efficiency improvements as well as repairs are inspected to assure proper installation and quality of work. Based on current production cost it is estimated that 340 residential units will be weatherized during this phase of funding.

#### **CONCLUSION**

OHCS is in a unique position to coordinate settlement funds such as the Williams Fund along with the other energy and weatherization programs administered by the agency. Reporting and auditing systems are in place to assure funds are used appropriately and efficiently. The system for distribution of funds and delivery of services is effective, cost-efficient, and takes advantage of existing networks that already work with low-income households. It provides a model of collaboration that helps assure the multiple needs of low-income families are met by bringing together resources from the public and private sectors.

The OHCS energy programs funded by the Williams Settlement have significant positive impacts in helping low-income Oregonians meet basic needs, both in the short-term and long-term. The bill payment assistance administered in the Consumer Owned Utilities service area help low-income households deal with home heating crisis situations, and the related services provided by the Community Action Agency network support those households in a transition toward self-sufficiency. The weatherization programs for both multi-family and single family homes reduce home heating costs, improve the health and safety of low-income housing, and increase the energy efficiency of affordable housing statewide.

## **Attachments**

### **For Bill Payment Assistance Program**

Attachment A	Poverty Guidelines
Attachment B	Client Characteristics
Attachment C	Vendor Payment Summary
Attachment D	Agency Allocation & Expenditure Report
Attachment E	2005 Income Limits by County for Housing Resources Projects

## Attachment A

### POVERTY GUIDELINES

For Use in Federal Fiscal year 2006  
2005 Federal Poverty Guidelines at 100% - Source HHS

Household Unit Size	Annual Income	Monthly Income
1	\$9,570	\$797.50
2	\$12,830	\$1,069.16
3	\$16,090	\$1,340.83
4	\$19,350	\$1,612.50
5	\$22,610	\$1,884.16
6	\$25,870	\$2,155.83
7	\$29,130	\$2,427.50
8	\$32,390	\$2,699.16
9	\$35,650	\$2,970.83
10	\$38,910	\$3,242.50
11	\$42,170	\$3,514.16
12	\$45,430	\$3,785.83
Each Additional Member	\$3,260	\$271.66

60% of State Median Income by Household Size  
For Use in Federal Fiscal Year 2006  
Estimated State Median by Household Size – Source HHS

Household Unit Size	Annual Income	Monthly Income
1	\$19,210	\$1,600.83
2	\$25,121	\$2,093.41
3	\$31,031	\$2,585.91
4	\$36,942	\$3,078.50
5	\$42,853	\$3,571.08
6	\$48,763	\$4,063.58
7	\$49,872	\$4,156.00
8	\$50,980	\$4,156.00
9	\$52,088	\$4,248.33
10	\$53,196	\$4,340.66
11	\$54,305	\$4,433.00
12	\$55,413	\$4,617.75
Each Additional Member	\$1,108.26	\$92.35

## Attachment B

CLIENT CHARACTERISTICS						
Intake Date of 1/1/2005 - 12/19/2005						
WILLIAMS FUND 2005						
<b>Agency Reporting: OHCS</b>						
<b>Sub Grantee or Program: Williams Fund</b>						
A. Total unduplicated number of persons about whom one or more characteristics were obtained:				1,468		
B. Total unduplicated number of persons about whom no characteristics were obtained:				0		
C. Total unduplicated number of households about whom one or more characteristics were obtained:				549		
D. Total unduplicated number of households about whom no characteristics were obtained:				0		
PERSONS					HOUSEHOLDS	
GENDER					HOUSEHOLD SIZE	
Male	611				1	158
Female	852				2	145
Unknown Gender	5				3	94
AGES					4	64
0 - 5	203				5	55
6 - 11	236				6	26
12 - 17	203				7	5
18 - 23	89				8 or More	2
24 - 44	417				Unknown Household Size	0
45 - 54	145				INCOME SOURCE	
55 - 69	122				No Income	243
70 & Over	53				AFDC/TANF	42
Unknown Age	0				SSI	81
ETHNICITY					Social Security	149
Hispanic or Latino	161				Pension	17
Not Hispanic or Latino	1,193				General Assist	7
Ethnicity Not Reported	114				Unemployment Insurance	54
RACE					Employment + Above	82
White	1,042				Employment Only	187
Black or African American	16				Other	105
American Indian/Alaska Native	81				Unknown	0
Asian	3				Unduplicated # of Households	0
Native Hawaiian/Pacific Islander	16				Reporting Income Source	549
Multi-Race	41				POVERTY LEVEL	
Race Not Reported	155				Up to 50%	190
EDUCATIONAL STATUS					51% - 75%	81
0 - 8	41				76% - 100%	70
9 - 12 Non Grad, Adult	122				101% - 125%	82
High School Grad/GED	296				126% - 150%	51
12 + Some Post Secondary	138				151% & Over	75
College Grad	77				Unknown Level	0
Unknown Ed	70				HOUSE TYPES	
OTHER CHARACTERISTICS		Yes	No	Unkwn	Own	161
Health Ins	1,003	465	0	0	Rent	385
Disabled	161	1,307	0	0	Homeless	0
Veteran	47	1,421	0	0	Other	0
HOUSEHOLD TYPE					Unkwn Housing Type	3
Single Parent, Female	159					
Single Parent, Male	10					
Two Parent Household	93					
Single Person	148					
Two Adult/No Children	97					
Other	26					
Unknown Household Type	16					
OTHER HOUSEHOLD CHARACTERISTICS						
		Yes	No	Unkwn		
Rec. Food Stamps	401	148	0	0		
Farmworker	8	541	0	0		
	<b>Farmer</b>	<b>Migrant</b>	<b>Seasonal</b>	<b>Seasonal</b>		
Farmworker Type	4	0	4	4		
*Number of Clients and Households may not compare to other reports due to possibility of counting in more than one category.						

## Attachment C

Vendor Payment Summary Intake Date of 1/1/2005 - 12/19/2005 WILLIAMS FUND 2005			
VENDOR NAME	# CLIENTS*	# HOUSEHOLDS*	TOT PMTS
BLACHLY-LANE ELEC. COOP	9	3	\$850
CANBY UTILITY BOARD	18	9	\$2,125
CENTRAL ELEC COOP	104	36	\$10,366
CENTRAL LINCOLN PUD	96	32	\$8,510
CITY OF ASHLAND	36	15	\$2,859
CITY OF BANDON	3	2	\$969
CITY OF CASCADE LOCKS	5	3	\$835
CITY OF DRAIN	2	1	\$250
CITY OF FOREST GROVE	44	13	\$3,530
CITY OF MILTON-FREEWATER	1	1	\$330
CITY OF MONMOUTH	8	2	\$450
CLATSKANIE PUD	9	3	\$920
COLUMBIA RIVER PUD	104	36	\$8,605
CONSUMERS POWER INC.	46	14	\$3,272
COOS-CURRY ELECTRIC	36	21	\$4,885
DOUGLAS ELECTRIC	57	17	\$4,980
EMERALD PUD	64	22	\$5,980
EWEB	159	75	\$19,043
HERMISTON ENERGY SERVICES	39	13	\$3,447
HOOD RIVER ELECTRIC	5	1	\$165
LANE ELECTRIC COOPERATIVE	29	12	\$3,470
MAC WATER & LIGHT	52	18	\$4,050
MIDSTATE ELEC COOP	17	7	\$1,790
OREGON TRAIL ELECTRIC COOP	72	24	\$5,764
PUD-THE DALLES	55	19	\$4,386
SALEM ELECTRIC	76	26	\$6,489
SPRINGFIELD UTILITY BOARD	164	58	\$13,535
SURPRISE VALLEY ELECTRIC	3	1	\$125
TILLAMOOK PUD	11	5	\$1,348
UMATILLA ELECTRIC COOPERATIVE	40	11	\$3,560
WASCO ELECTRIC	3	2	\$630
WEST OREGON ELECTRIC	11	6	\$1,980
<b>Sub Total COUs</b>	1378	508	\$129,498
AMERIGAS	14	6	\$1,124
AVISTA	21	8	\$1,830
BLUE STAR GAS	1	1	\$300
CASCADE NATURAL GAS	11	9	\$707
DIRECT	2	2	\$400
FERRELLGAS, INC	2	1	\$300
JACKSON OIL, INC.	0	4	\$1,250
MCNESBY & AUBRY	2	1	\$200
NORTHWEST NATURAL	23	14	\$1,922
STAUB AND SONS PETROLEUM	10	4	\$600
VILLAGE GREEN CHEVRON	10	7	\$1,025
WALTS TRUAX TEXACO	5	2	\$350
WILLIAM J. WELT, INC.	2	1	\$250
<b>Sub Total Other</b>	103	60	\$10,258
<b>TOTALS</b>	1481	568	\$139,756
* Number of Clients and Households may not compare to other reports due to possibility of split payments between primary and secondary heat sources.			

## Attachment D

### Williams Settlement Fund 2005 Agency Allocation & Expenditure Report As of December 19, 2005

Agency	Allocation / Expenditure	Administration	Program Delivery	Program Payments	TOTALS
<b>ACCESS</b>	<i>Allocation</i>	\$417	\$526	\$3,229	\$4,172
	<i>Expenditure</i>	\$0	\$0	\$3,229	\$3,229
<b>CAO</b>	<i>Allocation</i>	\$456	\$575	\$3,530	\$4,561
	<i>Expenditure</i>	\$0	\$0	\$3,530	\$3,530
<b>CAPECO</b>	<i>Allocation</i>	\$963	\$1,196	\$7,477	\$9,636
	<i>Expenditure</i>	\$0	\$0	\$7,467	\$7,467
<b>CAT</b>	<i>Allocation</i>	\$1,666	\$2,100	\$12,913	\$16,679
	<i>Expenditure</i>	\$0	\$0	\$12,913	\$12,913
<b>CCSSD</b>	<i>Allocation</i>	\$275	\$346	\$2,143	\$2,764
	<i>Expenditure</i>	\$275	\$346	\$2,125	\$2,746
<b>CCN</b>	<i>Allocation</i>	\$1,162	\$1,464	\$8,993	\$11,619
	<i>Expenditure</i>	\$1,162	\$1,464	\$8,902	\$11,528
<b>COCAAN</b>	<i>Allocation</i>	\$1,505	\$1,896	\$11,646	\$15,047
	<i>Expenditure</i>	\$211	\$1,896	\$11,646	\$13,753
<b>CSC</b>	<i>Allocation</i>	\$1,409	\$1,775	\$10,902	\$14,086
	<i>Expenditure</i>	\$1,409	\$1,775	\$10,902	\$14,086
<b>HCSC</b>	<i>Allocation</i>	\$132	\$166	\$1,022	\$1,320
	<i>Expenditure</i>	\$25	\$0	\$753	\$778
<b>KLCAS</b>	<i>Allocation</i>	\$176	\$222	\$1,365	\$1,763
	<i>Expenditure</i>	\$0	\$0	\$1,235	\$1,235
<b>LCHSC</b>	<i>Allocation</i>	\$6,074	\$7,654	\$47,015	\$60,743
	<i>Expenditure</i>	\$434	\$6,351	\$46,565	\$53,350
<b>MCCAC</b>	<i>Allocation</i>	\$777	\$979	\$6,016	\$7,772
	<i>Expenditure</i>	\$777	\$979	\$6,016	\$7,772
<b>MWVCAA</b>	<i>Allocation</i>	\$927	\$1,168	\$7,174	\$9,269
	<i>Expenditure</i>	\$528	\$445	\$7,174	\$8,147
<b>SWOCAC</b>	<i>Allocation</i>	\$999	\$1,259	\$7,732	\$9,990
	<i>Expenditure</i>	\$0	\$0	\$7,684	\$7,684
<b>UCAN</b>	<i>Allocation</i>	\$713	\$898	\$5,542	\$7,153
	<i>Expenditure</i>	\$0	\$0	\$5,540	\$5,540
<b>YCAP</b>	<i>Allocation</i>	\$588	\$741	\$4,549	\$5,878
	<i>Expenditure</i>	\$250	\$400	\$4,360	\$5,010
<b>TOTALS</b>	<i>Allocation</i>	<b>\$18,239</b>	<b>\$22,965</b>	<b>\$141,248</b>	<b>\$182,452</b>
	<i>Expenditure</i>	<b>\$5,071</b>	<b>\$13,656</b>	<b>\$140,041</b>	<b>\$158,768</b>

## Attachment E

### OREGON HOUSING AND COMMUNITY SERVICES 2005 INCOME LIMITS

MSA / County	% MFI	1 Pers	2 Pers	3 Pers	4 Pers	5 Pers	6 Pers	7 Pers	8 Pers
Benton	60%	28,320	32,340	36,420	40,440	43,680	46,920	50,160	53,400
Lane	60%	22,800	26,040	29,340	32,580	35,160	37,800	40,380	43,020
Jackson	60%	21,900	25,020	28,140	31,260	33,780	36,240	38,760	41,280
Clackamas Columbia Multnomah Washington Yamhill	60%	28,500	32,580	36,660	40,740	43,980	7,280	50,520	53,760
Marion & Polk	60%	23,340	26,640	30,000	33,300	35,940	38,640	41,280	43,980
Baker	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Clatsop	60%	22,080	25,260	28,380	31,560	34,080	36,600	39,120	41,640
Coos	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Crook	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Curry	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Deschutes	60%	24,300	27,720	31,200	34,680	37,440	40,200	43,020	45,780
Douglas	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Gilliam	60%	20,520	23,460	26,400	29,340	31,680	34,020	36,360	38,700
Grant	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Harney	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Hood River	60%	21,240	24,300	27,300	30,360	32,760	35,220	37,620	40,080
Jefferson	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Josephine	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Klamath	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Lake	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Lincoln	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Linn	60%	21,900	25,020	28,140	31,320	33,780	36,300	38,820	41,280
Malheur	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Morrow	60%	20,460	23,400	26,280	29,220	31,560	33,900	36,240	38,580
Sherman	60%	22,200	25,380	28,560	31,740	34,260	36,840	39,360	41,880
Tillamook	60%	20,400	23,280	26,220	29,100	31,440	33,780	36,060	38,400
Umatilla	60%	21,000	24,000	27,000	30,000	32,400	34,800	37,200	39,600
Union	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Wallowa	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Wasco	60%	21,780	24,840	27,960	31,080	33,540	36,060	38,520	41,040
Wheeler	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
For HOME and LIHTC Programs									
Based on HUD's published Section 8 income limits									
Median incomes by county (as of Feb 05**Published February 11, 2005)									
Section 8 income limits by county (or non-PMSA average if greater)									