

**Williams Settlement Fund Report
to Department of Justice
from Oregon Housing & Community Services
December 27, 2006**

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. ENERGY 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, 94% 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. For a household of one in program year 2006, this was \$19,210 per year; for a household of four it was \$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 was \$9,570 per year, and for a household of four, it was \$19,350. However, these figures do not accurately reflect who is actually served. The average income of households served by the Oregon Energy Assistance Program (OEAP) was \$11,610 per year. Williams Fund households would be very similar

during the program year 2006, which ended September 30, 2006. 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.

A total of 2,020 households were served with Williams Energy Assistance Funds. Of these households, 383 households included at least one senior citizen and 524 included a member who is disabled. In addition, the table below describes the number of households served 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.

Percent of Poverty Report					
WILLIAMS SETTLEMENT FUND					
Intake date of 4/1/04-12/31/06					
% of Poverty	Households	Seniors	Disabled	Age <6	Age <3
Under 75%	1021	50	203	359	215
75%-100%	316	68	113	92	56
101%-125%	267	82	98	51	25
126%-150%	203	73	56	49	24
Over 150%	213	65	54	43	21
Totals	2,020	338	524	594	341

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 2,093 records, 162 had their service disconnected at the time of the request and 243 had a notice of shutoff to occur within 24 hours. The Heat Type Report shows the primary source of heat for the households served.

Payment Type Report	
WILLIAMS SETTLEMENT FUND	
Intake date of 4/1/04-12/31/06	
Description	Count
Past due	429
Regular	965
Shutoff 0-24 hours	243
Shutoff 1-5 days	294
Shutoff disconnected	162
Total	2,093
*Number of Households may not compare to other reports due to possibility of counting in more than one category.	

Heat Type Report WILLIAMS SETTLEMENT FUND Intake date of 4/1/04-12/31/06		
Heat Type	Household Count	Client Count
Electric	1,747	4,758
Liquid Gas	35	67
Natural Gas	148	424
Oil	39	98
Other	4	13
Pellet	2	3
Solar	1	5
Wood	4	8
Totals	1,980	5,376

* 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 needs. 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 third of three years to fund pilot projects with three agencies in five Oregon counties. Through the award of Duke and El Paso Settlement Funds for case management in July 2006 and other sources, these pilots have been expanded so these services can be offered to community action agencies statewide. Nine community action agencies are currently participating in the case management services and 18 agencies are delivering energy education. Major components of E2C2 include:

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

PROGRAM SPENDING

All Williams Settlement Funds for energy bill payment assistance have been allocated and expended. The Vendor Payment Summary in Attachment C demonstrates that 96% of the funds have gone directly to COUs.

ALLOCATIONS

The 2004 Williams Fund receipts for energy bill payment assistance of \$501,656 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, \$665,828 was sent to the partner agencies and \$27,672, 4.0%, was retained by OHCS for administration.

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 \$27,672 or 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 spent \$63,831 or 9.2% of the total funds for administration. Agencies were allowed to move unexpended administration funds to client vendor payments at their discretion.

Program Delivery

Agencies incur costs directly related to delivery of Williams Fund services to clients. These program specific expenses are paid to agencies on a cost reimbursement basis as program delivery expenses. Common expenses include payroll for intake 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. A total of \$77,505 was allowed for program delivery, or 11.2% of the total funds.

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. Vendor payments totaling \$524,492 were made on behalf of clients which is 75.6% of the total funds.

NEED

The 2005 American Community Survey (ACS) estimates that 419,000 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 an April 2006 study (see table below) on home energy affordability, Oregon households with incomes at or below 50% of the federal poverty level pay 34.4% of their annual income to energy bills. For households between 50% and 100% of poverty, the energy burden averages 11.9%, more than twice that of a non low-income household. The 2005 ACS identifies 197,800 Oregon households that fall below the federal poverty level.

Federal Poverty Level	Home Energy Burden
Below 50%	34.4%
50-74%	13.8%
75-100%	9.9%
101-124%	7.7%
125-150%	6.3%
150-185%	5.2%

Source: *On the Brink*, Fisher, Sheehan & Colton, April 2006

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 2005 survey report by the National Energy Assistance Directors' Association, found that recipients of energy assistance reported the following consequences of unaffordable energy bills:

- 20% went without food for at least one day,
- 32% went without filling a prescription or taking a full dose of a prescribed medicine,
- 16% became sick because their home was too cold,
- 20% said they were not able to pay their energy bills due to medical expenses, and
- 73% reduced expenses for household necessities because they did not have enough money for their energy bills.

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 are offered through various application processes in the Housing Division.

- The Consolidated Funding Cycle (CFC) is a competitive application process with two rounds of funding held each year. Weatherization funds along with six other grant and tax credit resources are available for this process. Since the bulk of the applications

funded through the CFC are located in PGE and PPC service areas and use electric as the primary heat source, these applications are eligible for funding through the Public Purpose Charges.

- Funds are also offered in conjunction with the departments Bond Financing program.

Currently we have committed to fifteen projects and a total of \$1,180,242. We anticipate committing the remaining funds within the next biennium (July 1, 2007 through June 30, 2009) 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
15	668	2	68	184	357	48	6	AD, CMI HOM, FAM, DIS, ELD, DD
4 projects Acquisition/Rehab/Preservation 3 projects Rehabs 9 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 is to lower the long-term cost of energy for low-income households and improve their comfort, health & safety. Emphasis is 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 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 are 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 have been distributed through the existing weatherization network, as with the bill payment assistance. All housing types are eligible including single family, mobile homes and multi-family. Weatherization services are provided to both rental and owner-occupied dwellings.

Each dwelling to be weatherized receives 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 are 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 costs it is estimated that 340 residential units will be weatherized during this phase of funding.

This initial allocation was released in February 2006 using the existing State Low-income Weatherization DOE formula. The spending priorities on this allocation were as follows:

Williams WX Proposed Spending Priorities
Sub-grantee allocation= \$652,809
A) First priority is for furnace repairs/replacements and heating systems upgrades(cost-effective systems only).
B) Second priority (for applicable agencies) is for leveraging OLIEE (NW Natural Gas, Oregon Low-Income Energy Efficiency Weatherization Program).
C) Final priority is for use as standard weatherization funds similar to DOE funding parameter.

As of March 2007 we are projected to be fully expended of this fund. Currently over 50% has already been expended.

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 programs through which the Williams Settlement Funds were distributed have significant positive impact 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 areas helps low-income households deal with home heating crisis situations, and along with 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

For Housing Division's Low Income Weatherization Program

- Attachment D 2006 Income Limits by County for Housing Resources Projects

Attachment A

POVERTY GUIDELINES
For Use in Federal Fiscal Year 2007
2006 Federal Poverty Guidelines at 100% – Source HHS

Household Unit Size	Annual Income	Monthly Income
1	\$9,800.00	\$816.66
2	\$13,200.00	\$1,100.00
3	\$16,600.00	\$1,383.33
4	\$20,000.00	\$1,666.66
5	\$23,400.00	\$1,950.00
6	\$26,800.00	\$2,233.33
7	\$30,200.00	\$2,516.66
8	\$33,600.00	\$2,800.00
9	\$37,000.00	\$3,083.33
10	\$40,400.00	\$3,366.66
11	\$43,800.00	\$3,650.00
Each Additional Member	\$3,400.00	\$283.33

60% of State Median Income by Household Size
For Use in Federal Fiscal Year 2007
Estimated State Median by Household Size – Source HHS

Household Unit Size	Annual Income	Monthly Income
1	\$19,110.00	\$1,592.50
2	\$24,990.00	\$2,082.50
3	\$30,870.00	\$2,572.50
4	\$36,750.00	\$3,062.50
5	\$42,630.00	\$3,552.50
6	\$48,510.00	\$4,042.50
7	\$49,613.00	\$4,134.41
8	\$50,715.00	\$4,226.25
9	\$51,818.00	\$4,318.16
10	\$52,920.00	\$4,410.00
11	\$54,022.00	\$4,501.83
Each Additional Member	\$1,102.50	\$91.87

Attachment B

CLIENT CHARACTERISTICS						
Intake Date of 4/1/04-12/31/06						
WILLIAMS SETTLEMENT FUND						
Agency Reporting: OHCS						
Sub Grantee or Program: Williams Fund						
A. Total unduplicated number of persons about whom one or more characteristics were obtained:				5,482		
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:				2,020		
D. Total unduplicated number of households about whom no characteristics were obtained:				0		
PERSONS		HOUSEHOLDS				
GENDER		HOUSEHOLD SIZE				
Male	2,348	1	549			
Female	3,126	2	495			
Unknown Gender	8	3	390			
AGES		4	292			
0 - 5	867	5	186			
6 - 11	806	6	70			
12 - 17	746	7	23			
18 - 23	386	8 or More	15			
24 - 44	1,560	Unknown Household Size	0			
45 - 54	554	INCOME SOURCE				
55 - 69	367	No Income	843			
70 & Over	196	AFDC/TANF	157			
Unknown Age	0	SSI	287			
ETHNICITY		Social Security	519			
Hispanic or Latino	444	Pension	74			
Not Hispanic or Latino	3,388	General Assist	24			
Ethnicity Not Reported	1,650	Unemployment Insurance	144			
RACE		Employment + Above	158			
White	3,086	Employment Only	663			
Black or African American	61	Other	370			
American Indian/Alaska Native	153	Unknown	11			
Asian	10	Unduplicated # of Households	2,009			
Native Hawaiian/Pacific Islander	34	Reporting Income Source	???			
Multi-Race	109	POVERTY LEVEL				
Race Not Reported	2,047	Up to 50%	719			
EDUCATIONAL STATUS		51% - 75%	286			
0 - 8	112	76% - 100%	328			
9 - 12 Non Grad, Adult	481	101% - 125%	267			
High School Grad/GED	1,103	126% - 150%	207			
12 + Some Post Secondary	462	151% & Over	213			
College Grad	226	Unknown Level	0			
Unknown Ed	293	HOUSE TYPES				
OTHER CHARACTERISTICS		Yes	No	Unkwn		
Health Ins	3,486	1,996	0			
Disabled	588	4,894	0			
Veteran	198	5,284	0			
HOUSEHOLD TYPE						
Single Parent, Female	612					
Single Parent, Male	52					
Two Parent Household	314					
Single Person	536					
Two Adult/No Children	348					
Other	109					
Unknown Household Type	49					
OTHER HOUSEHOLD CHARACTERISTICS						
	Yes				No	Unkwn
Rec. Food Stamps	1,448	572	0			
Farmworker	45	1,975	0			
	Farmer	Migrant	Seasonal			
Farmworker Type	23	0	22			

*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 4/1/04-12/31/06 WILLIAMS SETTLEMENT FUND			
VENDOR NAME	# CLIENTS*	# HOUSEHOLDS*	TOT PMTS
BLACHLY-LANE ELEC. COOP	41	16	\$4,295
CANBY UTILITY BOARD	76	33	\$7,550
CENTRAL ELEC COOP	341	114	\$31,523
CENTRAL LINCOLN PUD	392	154	\$37,915
CITY OF ASHLAND	113	47	\$10,701
CITY OF BANDON	45	17	\$5,248
CITY OF CASCADE LOCKS	5	3	\$835
CITY OF DRAIN	2	1	\$250
CITY OF FOREST GROVE	159	50	\$12,762
CITY OF MILTON-FREEWATER	25	9	\$3,060
CITY OF MONMOUTH	46	16	\$3,675
CLATSKANIE PUD	64	18	\$4,905
CLEARWATER POWER COMPANY	3	2	\$216
COLUMBIA BASIN ELECTRIC CORP	12	4	\$984
COLUMBIA POWER CO-OP	5	1	\$330
COLUMBIA RIVER PUD	323	117	\$27,575
CONSUMERS POWER INC.	178	63	\$16,258
GOOS-CURRY ELECTRIC	154	65	\$17,230
DOUGLAS ELECTRIC	162	54	\$16,170
EMERALD PUD	162	57	\$14,930
EWEB	547	243	\$61,333
HARNEY ELECTRIC CO-OP	7	2	\$680
HERMISTON ENERGY SERVICES	64	21	\$5,487
HOOD RIVER ELECTRIC	39	11	\$2,963
LANE ELECTRIC COOPERATIVE	154	60	\$17,040
MAC WATER & LIGHT	197	77	\$17,273
MIDSTATE ELEC COOP	158	50	\$14,789
OREGON TRAIL ELECTRIC COOP	257	97	\$23,754
PUD-THE DALLES	165	69	\$17,319
SALEM ELECTRIC	273	93	\$24,293
SPRINGFIELD UTILITY BOARD	692	246	\$61,230
SURPRISE VALLEY ELECTRIC	6	3	\$490
TILLAMOOK PUD	80	34	\$8,988
UMATILLA ELECTRIC COOPERATIVE	153	48	\$14,765
WASCO ELECTRIC	16	6	\$1,855
WEST OREGON ELECTRIC	49	16	\$4,964
Sub Total COUs	5,165	1,917	\$493,635
AMERIGAS	19	10	\$1,909
AVISTA	55	25	\$5,217
BLUE MOUNTAIN OIL	2	1	\$330
BLUE STAR GAS	1	1	\$300
CASCADE NATURAL GAS	81	29	\$5,408
DIRECT	18	10	\$2,660
FERRELLGAS, INC	3	2	\$450
JACKSON OIL, INC.	10	6	\$1,506
LAWRENCE OIL	5	1	\$100
MCNESBY & AUBRY	2	1	\$200
MILES OIL COMPANY	1	1	\$70
MORROW GRAIN GROWERS	2	1	\$150
NORTHWEST NATURAL	109	37	\$5,354
STAUB AND SONS PETROLEUM	34	17	\$3,598
TRIANGLE OIL	2	1	\$330
TRI-COUNTY PROPANE	6	1	\$350
V-1 PROPANE	1	1	\$330
VILLAGE GREEN CHEVRON	15	8	\$1,175
WALTS TRUAX TEXACO	7	4	\$650
WEEKS OIL	4	2	\$520
WILLIAM J. WELT, INC.	2	1	\$250
Sub Total Other Energy Providers	379	160	\$30,857
TOTALS	5,544	2,077	\$524,492

* 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

OREGON HOUSING AND COMMUNITY SERVICES 2006 INCOME LIMITS for HOME and LIHTC Programs

Based on HUD's published Section 8 income limits
Median incomes by county (as of Mar 06**Published March 8, 2006)
Section 8 income limits by county (or non-PMSA average if greater)

MSA / County	% MFI	1 Pers	2 Pers	3 Pers	4 Pers	5 Pers	6 Pers	7 Pers	8 Pers
Deschutes	60%	24,720	28,200	31,740	35,280	38,100	40,920	43,740	46,560
Benton	60%	28,620	32,700	36,780	40,860	44,100	47,400	50,640	53,940
Lane	60%	22,980	26,280	29,520	32,820	35,460	38,100	40,680	43,320
Jackson	60%	22,200	25,380	28,560	31,740	34,260	36,840	39,360	41,880
Clackamas Columbia Multnomah Washington & Yamhill	60%	28,500	32,580	36,660	40,740	43,980	47,280	50,520	53,760
Marion & Polk	60%	23,880	27,240	30,660	34,080	36,780	39,540	42,240	45,000
Baker	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Clatsop	60%	22,620	25,860	29,100	32,340	34,920	37,500	40,080	42,660
Coos	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Crook	60%	20,760	23,700	26,700	29,640	32,040	34,380	36,780	39,120
Curry	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Douglas	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Gilliam	60%	20,940	23,880	26,880	29,880	32,280	34,680	37,080	39,420
Grant	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280

MSA / County	% MFI	1 Pers	2 Pers	3 Pers	4 Pers	5 Pers	6 Pers	7 Pers	8 Pers
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%	22,440	25,620	28,860	32,040	34,620	37,140	39,720	42,300
Malheur	60%	20,280	23,160	26,100	28,980	31,320	33,600	35,940	38,280
Morrow	60%	20,760	23,700	26,700	29,640	32,040	34,380	36,780	39,120
Sherman	60%	22,200	25,380	28,560	31,740	34,260	36,840	39,360	41,880
Tillamook	60%	20,580	23,520	26,460	29,400	31,740	34,080	36,480	38,820
Umatilla	60%	21,360	24,360	27,420	30,480	32,940	35,340	37,800	40,260
Union	60%	20,700	23,640	26,640	29,580	31,920	34,320	36,660	39,060
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