



OCTOBER 2023 MEETING BOARD OF DIRECTORS

THURSDAY, OCTOBER 26, 2023

LOCATION:

**COMMUNITY ACTION AGENCY
2475 CENTER ST NE
SALEM, OR 97301**

VIRTUAL:

MWVCAA Full Board Meeting October 2023

Oct 26, 2023, 5:30 – 7:30 PM (America/Los_Angeles)

Please join my meeting from your computer, tablet or smartphone.

<https://meet.goto.com/456656565>

You can also dial in using your phone.

Access Code: 456-656-565

United States: [+1 \(646\) 749-3122](tel:+16467493122)

COMMUNITY ACTION PROMISE

Community Action changes people's lives, embodies the spirit of hope, improves communities, and makes America a better place to live. We care about the entire community, and we are dedicated to helping people help themselves and each other.

Helping People Changing Lives

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COMMUNITY ACTION AGENCY BOARD OF DIRECTORS AGENDA THURSDAY, OCTOBER 26, 2023

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Mission

Empowering people to change their lives and exit poverty by providing vital services and community leadership.

Vision

All people are respected for their infinite worth and are supported to envision and reach a positive future.

I.	Welcome and Introductions	5:30
II.	Public Comment	5:35
III.	Declaration of Conflict of Interest	5:40
IV.	Approval of Agenda	5:45
V.	Consent Calendar	5:50
	1. September 2023 Full Board Meeting Minutes	
	2. October 2023 Executive Director Report	
	3. October 2023 Regional Poverty and Legislative Report	
	4. October 2023 Chief Operations Officer Report	
	5. October 2023 Chief Financial Officer Report	
	6. October 2023 Program Director Reports	
VI.	Board Business	5:55
	1. Executive Director's Report (Jones)	
	2. Prospective Board Member Introduction – Frank Lonergan (Gordon) – <i>Discussion</i>	
	3. DATIS/Continuum Cloud Contract Agreement (Hale) – <i>Presentation/Approval</i>	
	4. AC&Co Contract Approval for ARCHES Lodge (Hamilton) – <i>Presentation/Approval</i>	
	5. Designation of Umpqua Bank as primary bank (Jones/Hoyle) – <i>Presentation/Approval</i>	
	6. Approval of \$1 million line of credit (Umpqua) (Jones/Hoyle) – <i>Presentation/Approval</i>	
	7. 401k Audited Financial Statements and Governance Letter (Hoyle) - <i>Presentation</i>	
	8. Financials – <i>Approval</i>	
VII.	Executive Session	6:30
VIII.	Adjournment	7:00

Next board meeting: Thursday, November 16, 2023

Mid-Willamette Valley Community Action Agency, Inc.
Board of Directors Meeting
THURSDAY, SEPTEMBER 28, 2023
MINUTES

ATTENDANCE:

Board of Directors:

Present:

Catherine Trottman	Jade Rutledge	RW Taylor	Vanessa Nordyke
Helen Honey	Kevin Karvandi	Steve McCoid	

Absent:

Erika Romine	Shelaswau Crier	Jeremy Gordon
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Others Present:

Program Directors/Staff/Guests:

Jimmy Jones, Executive Director
Helana Haytas, Chief Operations Officer
Kaolee Hoyle, Chief Financial Officer
Robert Hale, Chief Information Officer
Ashley Hamilton, Chief Program Officer: Housing and Homeless Services
Rogelio Cortes, Chief Program Officer: Weatherization and Energy Services
Marie Jennings, Development Director
Hector Guzman, Weatherization Program Director
Jenna Sanders, CCR&R Associate Program Director
Margie Taylor, Temporary Child Care Director
Liz Salinas, Head Start Associate Program Director
Jade Wilson, Executive Assistant

The meeting of the Board of Directors was called to order at 5:31pm by Board Chair Jade Rutledge. It was determined that a quorum was present.

I. Welcome

Board Chair Jade Rutledge welcomed everyone.

II. Public Comment

RW Taylor (Board Member) gave kudos to the staff that organized the Staff Field Day event this month. Steve McCoid (Board Member) congratulated Kevin Karvandi (Board Secretary) on his retirement from the Marion County Sheriff's Office.

III. Declaration of Conflict of Interest

None were made.

IV. Approval of Agenda

No changes were made.

MOTION: To approve agenda made by RW Taylor,

SECOND: Steve McCoid.

APPROVED: Unanimously approved

V. Consent Calendar

1. August 2023 Full Board Meeting Minutes

No discussions or concerns were raised

2. September 2023 Executive Director Report

No discussions or concerns were raised

3. September 2023 Regional Poverty and Legislative Report

No discussions or concerns were raised

4. September 2023 Chief Financial Officer Report

No discussions or concerns were raised

5. September 2023 Chief Operations Officer Report

No discussions or concerns were raised

6. September 2023 Development Department Report

No discussions or concerns were raised

7. September 2023 Program Director Reports

No discussions or concerns were raised

8. September 2023 Committee Meeting Minutes

No discussions or concerns were raised

MOTION: To approve consent calendar made by RW Taylor,

SECOND: Steve McCoid.

APPROVED: Unanimously approved

VI. Board Business

1. Executive Director's Report (Jones):

i. Federal Government Shutdown: Jimmy highlighted the potential for a Federal government shutdown that's set to begin October 1. Negotiations are underway. This does not have an immediate impact on our agency but Jimmy spoke to the potential impact on our agency's programming long term and the potential impact on our clients and the federal services they receive.

ii. Other Updates:

1. Monmouth Youth Shelter: Set to open potentially in November after a soft open house scheduled in October. This soft open will be specifically for community partners and neighbors to the shelter in order to familiarize them with the project. A grand opening will be on a future date.

2. Middle Grove: After several years, the refinance on the Head Start Middle Grove location is finally complete. Jimmy discussed next steps on the potential payoff of the property.

3. **Payroll:** We have surpassed our first \$1 million payroll in the history of the agency. This speaks to the magnitude of agency's growth in the past few years.
4. **Additional Sheltering Funds:** ARCHES has submitted a request for a portion of the additional Sheltering Funds being provided by the Governors Emergency Order. This funding will assist in additional sheltering services and the potential for additional sheltering locations during the colder months.
5. **City of Salem:** The City of Salem has proposed massive budget cuts, which seems to be affecting some of our local partners. This will increase the potential for more collaborations as budgets change.
6. **State Audit:** Oregon Housing and Community Services had an adverse finding during their audit this year. They are working to mitigate that.
7. **Staff Child Care:** We are in the process of hiring staff for the program and finalizing the budget. The hope is to provide this service to MWVCAA staff at a lower than market value rate but at this point there is potential that it will be at market value unless additional funding comes through.
8. **Open Enrollment:** We are wrapping up open enrollment for our staff which began on September 15. No changes were made to the plans being offered to staff.
9. **KP Renewal:** The agency was able to negotiate a smaller increase for the Kaiser Permanente plans than we were originally quoted. This increase won't affect what staff pay for individual health benefits.
10. **Philadelphia Casualty:** During the pandemic, our agency switched from Philadelphia Casualty for our liability insurance due to the lack of infectious disease coverage. We switched to Guide One in 2020 but have run into issues with drive requirements for employees. We will be switching back to Philadelphia Casualty, and were provided with a 5% reduction in cost from what we were paying before.
11. **New Development Director:** Marie Jennings, Development Director, attended the meeting and provided a brief introduction.
12. **Gala Updates:** Marie Jennings, Development Director, provided brief updates regarding the working agenda for the Gala and building donor relationships.
13. **Membership Committee:** The Membership Committee has met with Frank Lonergan, Mayor of Woodburn, and will be inviting him to the October board meeting for introductions. They hope to make a recommendation then to have Mayor Lonergan added to the board.

14. Property Updates:

a. Sheltering:

- i. ARCHES Inn is at full capacity.
- ii. MWVCAA Navigation Center is nearly full.
- iii. ARCHES Lodge is close to occupancy.
- iv. Monmouth Youth House set to open in October.

b. Renovations:

- i. Wallace Road Head Start renovations are on-going but expected to be completed by the end of October.
- ii. ARCHES Inn is close to completion on their noise study which has been required by the City of Salem before beginning renovations.
- iii. ARCHES Lodge is working towards a green light for renovations with the VA.
- iv. Tanner Project has acquired a contractor and began work on the roof and sewer. This will become the new family shelter for the agency.

c. Construction:

- i. Sequoia Crossings is nearing completion.

- 2. Appoint Kevin Karvandi to regular term Board Member:** Board Secretary, Kevin Karvandi, announced his retirement from the Marion County Sheriff's office, effective at the end of September. Because his employment with the Sheriff's office would be ending, he would no longer be their representative. He expressed interest in continuing on the board as a regular term community member so Board Chair, Jade Rutledge, asked for a motion to appoint Kevin as a regular term community Board Member.

MOTION: To approve the appointment of Kevin Karvandi to a regular term Board Member made by Steve McCoid.

SECOND: RW Taylor.

APPROVED: Unanimously approved

- 3. Head Start School Readiness Report (Pignotti):** This item was tabled for a future board meeting.

- 4. Financials:** Kaolee Hoyle, CFO, shared the July 2023 Budget to Actual document. Kaolee shared the turnaround on grant contracts was faster this year than in previous biennium's. Finance is expecting to budget for around \$69 million for the FY24.

VII. Executive Session

Executive session began at 6:30pm. The Executive Director's annual review was discussed.

VIII. Return to Open Session

Board returned to open session at 6:56pm. No motions were made.

IX. Adjournment

The Board of Directors meeting was adjourned at 6:57pm.

Respectfully Submitted:

Jade Wilson, Executive Assistant

Kevin Karvandi, Board Secretary

Executive Director's Report
To the MWVCAA Board of Directors

MID-WILLAMETTE VALLEY
COMMUNITY ACTION AGENCY
October 2023

We avoided a federal shutdown last month, which would have eventually put us in a tight position on some federal programs, especially Early Head Start. The new 45-day continuing resolution, however, feels like cold comfort now, with the US House of Representatives in complete disarray. The extension gives us a pass until November 17th, but who knows if another CR will be possible then. Today is October 20th, and the House majority still has not elected a Speaker. There remains general skepticism that we will have one before November.

Board Meeting Preview: In addition to our regular reports and conversations, we will introduce potential board member Frank Lonergan, Mayor of Woodburn. We will also seek the board's approval to migrate to a new payroll software system (DATIS), select an architect (AC & Company) for the architectural services at the ARCHES Lodge, and designate a new primary banking partner (Umpqua) and secure a line of credit. Kaolee Hoyle (CFO) will present the 401K audit and the financials.

Change of Primary Deposit Account: We do business with three banks: US Bank, Umpqua (the former Columbia Bank), and MAPS Credit Union. MAPS is where we have a few small special accounts. Umpqua has three checking accounts for small specific purposes, along with all our property notes. US Bank has our primary checking, a smaller account for USDA, and one other small account, along with our \$250K credit card line. We want to change our primary deposit account from US Bank to Umpqua. In return for the full banking relationship, Umpqua has prequalified us for the same credit card limit (\$250K) but also a \$1 million line of credit.

We have needed a line of credit for many years, but are only now strong enough that a bank will provide us one. The general rule of thumb in commercial banking is you do not give lines of credit to nonprofits. But we are large enough to be viable and secure (especially since our assets have grown dramatically in the past three years).

Why do we need this? Our work by government and funder design always lives on the edge. At times when governments cannot reimburse us timely, that creates a decision point where we either suspend the work or float the work on other resources. It is never an easy call to suspend work, because that's our employees mortgages and rent and car payments, and our client's services, but also because the state is contracting us to provide services throughout a 12 month period, and suspending work even on the account of their unwillingness to pay ultimately impacts the bottom line. Secondly, we are about to embark on three renovation projects as we finish one currently underway. Renovation work often creates cash flow burden on nonprofits, because the

size of the checks we are sending out can vary between \$300-600k thousand. Big lump sums can tighten cash flow and make payroll and other bill paying difficult. We do not anticipate using the line of credit (and would report out any instance that we did), but having it is a very important insurance policy, given how dependent we are on funders to pay us in a timely way.

Our Financial *Policies and Procedures* and *By-Laws* require board approval of both actions. In the strictest sense, we are not opening new accounts at either bank. But this is a material change in our financial practices, so we need the Board's support to move the primary banking relationship from US Bank to Umpqua. And we will also need a full board vote to secure a line of credit.

HOME Youth Services: Alisa Tobin Nelson resigned as Director of HYS this month. Her last day will be on November 9th. Currently we have two strong Associate Directors in the program, Mercedes Thorington and Christopher Lopez. They will operate the program under Ashley Hamilton's supervision until we make decisions on the next steps.

Future Home for Energy and Weatherization: We were close to executing a PSA on a new property for these programs, which we need. We could not get to yes with the owner, so we are still looking. We believe we can find a good location with adequate office facilities and warehouse space for about the same amount that we are paying now in rent. Current cost for the WX lease is \$7,587.32 a month, and for Energy it's \$6,180.33 a month. Those leases are ending next year.

Agency Insurance: Our agency property and liability insurance has migrated from GuideOne to Philadelphia, as of 10/1. The new policy is cheaper than prior year, and a considerable coverage improvement over prior year. Of note, we also now have a \$5 million umbrella policy on top of our other liability coverage.

Payroll System: We plan to shift from Paycom (our payroll and HR system) to another system. PayCom's customer service the past few years has been dismal, and the reporting and linkages functions in particular have been underwhelming. One of the primary considerations in this conversation has been the pursuit of a modernized time tracking system. Several programs use their program managers to track time, a couple use punch clocks, and others use sign in sheets, which are then manually transferred into Paycom. That works okay for tight operations of 100 employees or less, but at the complexity of business operations and the number of employees we have, it is no longer an adequate system. The new system will allow us to use a clock/time tracking system that better protects our control obligations.

401K Audit: The annual 401K audit is complete, with no findings. CFO Kaolee Hoyle will present the 401K audit at the October Board Meeting. Of note, the Board does not "approve" this audit result, but we are required to have discussed it at a full board meeting. So her presentation will be informational.

Staff Childcare: We have secured the location (Seymour Center on Portland Road), finalized our budget and we are purchasing furniture and equipment for the site. Licensing is pending. Enrollments begin soon, with an expected implementation date of 12/1. We are exploring an additional gift that might allow us to deeply subsidize the care.

Middle Grove Payoff Request: We completed the Middle Grove refinancing (after five years!) last month. We then moved to request the funds to pay off the note permanently, which would be of enormous benefit to the program and the agency. The payoff amount is \$706,479.47. Region X (of the federal Office of Head Start), however, let us know this week that they do not expect to be funded themselves until late in the year. We thus expect the payoff to go forward in December or early in the new year.

Gala: Our second annual gala occurred on Saturday night, October 14th. We had a very large turnout and raised quite a bit of money, both numbers exceeding our performance last year. Now that we have a permanent Development Director in place, I do believe we will make even more progress for year three. We had a really strong turnout among Board Members, in particular, and everyone had a good time. It feels somewhat uncomfortable, and outside our DNA, to ask for contributions. I sometimes think that people see that big budget number that we have and think we do not really have any needs. Grants, even the wildly unrestrictive ones, still have 40 pages or more of guidelines. There are things that we need to do to help our staff and clients that we just cannot bill to any of our grant funds, either because of grant restrictions, CFR, Uniform Guidance, good ethics on stewardship, or various state and federal laws. For example, we cannot supply our own employees with coffee or water at work on our grant funds. More unrestricted dollars would also allow us to fill in the gaps, and purchase products that our clients need that our grant funds cannot support. Those items include monthly bus passes, clothing vouchers, automotive repair (this is a big deal for our Head Start families), food (SNAP benefits have been cut by 1/3rd), beds, mattresses, furniture, kids clothing (shoes, hats, coats), diapers (exceptionally critical), laundry vouchers (the public laundry mats are now very expensive), Greyhound tickets to get stranded folks back to their homes, more deposit assistance and barrier removal funds, etc.

That said, we also have to take great care in the way we raise money. One of my heroes in the work is Ian De Jong, who is very critical of the way organizations use clients to fundraise, and in turn tokenize or play games with human suffering through charity models (and by caving also to “bureaucratic responding,” which is letting elected officials design services based on their political convictions instead of relying on research.)¹ We can raise funds for unrestricted needs and honor the dignity of our work—but it will take intentionality.

Renovation Updates:

- **Wallace Road Early Learning Center (Head Start):** Renovation is on-going with a projected completion date of November.
- **ARCHES Inn:** The environmental process has been completed and is now with the City of Salem for final review. The City of Salem, to expedite the timeline, has contracted with a third party to complete this review. We received a “non-binding verbal” confirmation from

¹ I try to watch this once a year: <https://youtu.be/zP8C2z7Byw0?si=aCLUvv609hsxXM5y&t=1>

the City, the week of 9/25, that we have cleared the environmental review. Once approved, we will post on Oregon Buys (state procurement site) for a General Contractor. Tentative Project Start Date: Early spring/summer of 2024.

- **ARCHES Lodge**: We completed a solicitation through Oregon Buys for a project architect. Final selection is pending board approval on 10/19.
- **ARCHES Family Shelter**: The roof is currently under remodel. Final pricing for sewer improvements is pending. Our neighboring partner in the condo (Vetcare) has agreed to pay for half of the required price. Once project begins, residents will have to move off-site, leaving the building vacant for three months. Tentative sewer start date: Winter 2023-2024.
- **Monmouth House (Home Youth)**: Opening is pending DHS licensing and final city inspection. Both are currently in review with a report out due 10/17. Grand Opening is likely to be the first week of November. The property has been refinanced to a long-term mortgage. We presented to the Monmouth City Council on 10/17, and plan to hold a neighborhood open house on 10/20. The community youth organization (Backbone) would like to name the project's "David House," after a former youth. The youth's parent is supportive.
- **Sequoia Crossings**: Sequoia is a Joint SHA-ARCHES state-funded affordable permanent supportive housing project. Development remains on schedule. Hiring for the project begins in November 2023, first clients move in January 2024, and the tentative grand opening is slated for the same month. We will hold our November board meeting at Sequoia (3112 Broadway Street, NE, Salem).

Public Work:

- Wednesday (10/4) I presented at the **Oregon Housing Conference**, to more than 600 attendees. I had drastically cut back on these events through 2021-2022, because of the urgency around program delivery through COVID and its economic consequences.
- Thursday (10/12) I presented to the **South Clinical Advisory Panel** in Eugene, which is the network of medical professionals serving the homeless in Lane County.
- Thursday (10/23) I will present to the **Manufactured Housing Communities of Oregon**, a collection of landlords and property companies, on rental assistance avenues in Oregon.

- Tuesday, (11/7) I will present to the [House Housing Committee](#) on new directions in services in the homeless crisis in Oregon; and likely to the [Senate Housing Committee](#) the same week on rental assistance.

Our public work is critical for revenue and resource generation for our low-income community. Every so often I want to report out my statewide roles, so that any potential conflict of interest is known. In addition to my Agency role, I serve as:

- Vice-President of Legislative Affairs for the [Community Action Partnership of Oregon](#), where I organize the 18-member network's legislative and public facing work (elected by membership).
- Member, [Governor's Racial Justice Council \(Housing Subcommittee\)](#), appointed by the Governor, which works on a host of racial justice related housing policies.
- Member and Vice-Chair, [Taskforce on Homelessness and Racial Disparities](#), appointed by the Speaker of the House and the Senate President, to address racial disparities in homeless services.
- Chair, [Joint Task Force on Hospital Discharge Practice](#), appointed by the Governor, to create safe discharge options for low-income and homeless patients in Oregon.
- Member, [Department of Land Conservation and Development Commission's Citizen Involvement Advisory Committee](#), appointed by the Commission.
- Member, [Oregon Alliance on Youth Homelessness](#), concentrating especially on legislative work for youth homelessness (elected).
- Member of other local boards, including: [Marion County Justice Reinvestment Committee](#) (appointed by Marion County Commissioners), [Marion-Polk Early Learning Hub](#) (elected), [Santiam Canyon Wildfire Relief Fund](#) (elected), and the [Mid-Willamette Valley Homeless Alliance](#) (elected).

Future Considerations: I would like to add an Agency holiday in 2024 (after the Board reviews and amends the Employee Handbook in the coming months). Oregon [celebrates Indigenous Peoples Day](#) on the second Monday of October, replacing the national Columbus Day holiday. As a federal holiday, most banks, post offices, and other such places are closed on this day (Oregon state workers do not receive a holiday on this date, despite the official designation).

Several Community Actions honor this date. Our footprint serves the [Confederated Tribes of the Grand Ronde](#) and [Confederated Tribes of the Siletz](#). We have quite a few employees of Native ancestry, and I believe pausing in memory of the long history of these peoples is appropriate. We will need to check our federal grant requirements to see if there are any limitations on the number of holidays, but I believe this addition would be supported by our state and federal funders. Our last holiday addition was Juneteenth, in 2021.

Current Observed Holidays	Date	Proposed Holidays
New Year's Day	Jan 1, 2024	New Year's Day
Dr. Martin Luther King, Jr. Holiday	Jan 15, 2024	Dr. Martin Luther King, Jr. Holiday
Presidents' Day	Feb 19, 2024	Presidents' Day
Memorial Day	May 27, 2024	Memorial Day
Juneteenth	Jun 19, 2024	Juneteenth
Independence Day	July 4, 2024	Independence Day
Labor Day	Sept 2, 2024	Labor Day
	Oct 14, 2024	Indigenous Peoples Day
Veterans Day	Nov 11, 2024	Veterans Day
Thanksgiving Day	Nov 28, 2024	Thanksgiving Day
Day After Thanksgiving Day	Nov 29, 2024	Day After Thanksgiving Day
Christmas Day	Dec 25, 2024	Christmas Day
Float Holiday	Typically Day after/before Christmas or after/before New Years.	Float Holiday

Jimmy Jones
 Salem, Oregon
 20 October 2023

The Poverty Report

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY October 2023

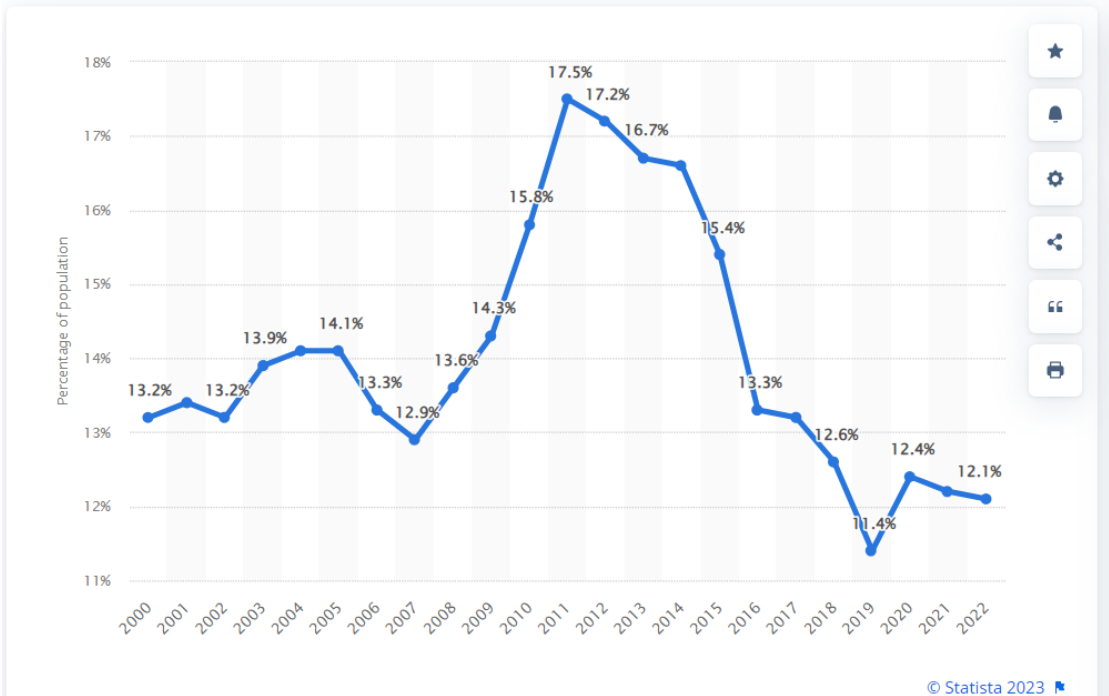
Updates from around Oregon and America:

- Earlier in October, Senator Edward J. Markey (D-MA.), and Senator Alex Padilla (D-CA) introduced the [Housing Alignment and Coordination of Critical and Effective Supportive Health Services \(ACCESS\) Act](#). The legislation would align housing and homeless services for people experiencing chronic homelessness and “unnecessary institutionalization.” The bill seeks to integrate Medicaid services with housing casework. Though we have seen the 1115 Medicaid Waiver offer hope and promise in Oregon, this bill would extend those practices nationally, and liberalize them to provide more support for agencies doing the work.
- [ARCHES Inn](#): In FY2022, The Inn served 133 clients. Of those 37 folks (54 percent of all exits) moved into permanent housing. These are extraordinary numbers, which offer great promise for the future of the model. We have seen Turnkey motels struggle in both Oregon and California, because of a general lack of operational funding. We have built out one of the better-funded models, if not the best-funded model, and the results are showing.
- Recently published research on the poverty rate in Oregon in 2022 shows a slight decline in poverty rates over 2021 and 2020. The number of folks in poverty, even after the pandemic, remains at a generational low. The Latinx poverty rate, in particular, continues to decline, per recently released US Census data; virtually half of what it was a decade ago. These gains are not universal however. Child poverty, using the Supplemental Poverty metric, more than doubled from 5.2 to 12.4 from 2021 to 2022, almost all the result of the end of pandemic era supports, especially the [Child Care Tax Credit](#).
- The popular [Employee Related Day Care](#) program, which is available in Oregon to low-income households, will be closing its doors to new applications in November. The program has been quite successful, as a family of two can earn up to \$3,287 a month (and a family of five can earn up to \$5,000 per month) and receive the subsidy. ERDC has deeply subsidized childcare for families who simply otherwise cannot afford the cost. The program has been bankrolled, however, by a \$400 million one-time [American Rescue Plan](#) investment, but those funds are exhausted. The federal contribution paid for about 25 percent of the program’s \$353 million cost.

The financial shortfalls have created general frustration among childcare advocacy groups. Everyone knew this cliff was coming. The state needs an extra \$50 million to keep the program fully funded through 2025. That gap was known during the spring legislative session. Lawmakers chose to ignore the 13 consecutive rosy revenue forecasts and not appropriate funds to keep the program topped off. As it stands, the [Department of Early Learning and Care](#) does not have the funds to support the current 14,000 families using ERDC, and they will close the program to new applicants and create waitlists starting November 3rd. In total, the American Rescue Plan provided \$24 billion in federal funding to support child care across the country, which buttressed

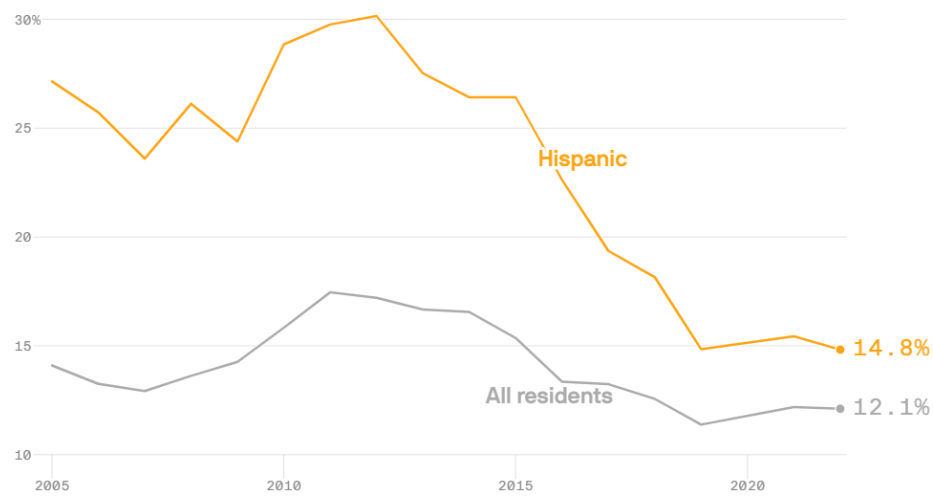
the industry, protecting a whopping 80 percent of the child care providers in the United States, serving more than 9 million children. The end of the ARPA investment endangers 70,000 childcare centers across the country, and could lead to the end of childcare supports for over 3 million children.¹ It's important to note that this child poverty level is a policy of choice. If the US Congress wanted to largely end child poverty in America they could do so.

Poverty rate in Oregon in the United States from 2000 to 2022



Poverty rates among Hispanics in Oregon

For any race; Annually, 2005–2022 (2020 data unavailable)



Data: Census Bureau; Chart: Alice Feng/Axios

¹ <https://oregoncapitalchronicle.com/2023/10/02/families-face-uncertain-day-care-outlook-as-state-spends-last-of-federal-funds/>

- Last week Marion County adopted a resolution calling on the Oregon Legislature to repeal [Measure 110](#), which decriminalized drug use in Oregon in most respects.² There has been an enormous push by policy groups, some on the left joining the voices on the right, to repeal Measure 110. It is easy red-meat politics. The inconvenient trouble, however, is that the claim is not supported by the evidence. There is not a great deal of research that demonstrates a causal relationship, for example, in the increase in drug overdose deaths and the enactment of Measure 110. In fact, the overdose rate is far greater in some eastern and southern states, places with much, much stronger drug laws, like South Carolina, Kentucky, and Louisiana. I do not personally believe Measure 110 is good public policy.³ But the measure has become a lightning rod for public policy conversations in Oregon that center on crime, lawlessness, homelessness and other poverty-related conditions. I do expect a ferocious and concerted effort to repeal. The bureaucratic and political classes are firmly in favor of repeal, with only the treatment community drawing a hard line in the sand. The treatment community argues that the prevention and treatment programs are new, start-ups essentially. Repeal, they believe, would be akin to scuttling a new ship before it leaves the dry dock. Indeed, in Multnomah and Clackamas, the first Measure 110 funded detox opened only in August.⁴

The repeal argument essentially states that since there are no consequences for drug use in Oregon, more people are dying. The rise in synthetic opioid deaths, however, began in 2011, nearly a decade ahead of the enactment of Measure 110 in Oregon. Oregon's overdose deaths, in the last nationally normed data that we have, were considerably lower than other states, even those with far tougher drug laws. Per the CDC, Oregon's OD rate in 2020 was 26.2 per 100,000. South Carolina (which is not soft on drugs) had a death rate of 42.8 per 100,000, and the southern Appalachian states of West Virginia (90.9), Kentucky (55.6), and Tennessee (56.6) had rates 2-3 times as high as Oregon. Even with the 2022 increase to 1,161 overdose deaths in Oregon, the Oregon rate per 100,000 is 27.34.

Other states witnessed similar increases in overdose death rates between 2017 and 2021.

State	2017 Overdose Death Rate (per 100K)	2021 Overdose Death Rate (per 100K)	Raw Increase in Rate per 100K
Colorado	17.6	31.4	13.8
Alabama	18	30.1	12.1
Georgia	14.7	23.5	8.8
Michigan	27.8	31.5	3.7
California	11.7	26.6	14.9
Oklahoma	20.1	24.4	4.3
Florida	25.1	37.5	12.4
Louisiana	24.5	55.9	31.4
Texas	10.5	16.8	6.3
Oregon	12.4	26.8	14.4

² <https://www.opb.org/article/2023/10/12/oregon-drug-law-measure-110-politics-addiction-recovery/>

³ Measure 110 passed overwhelmingly in a statewide vote, and probably would pass again when put to actual voters. <https://gov.oregonlive.com/election/2020/general/measures/>

⁴ Recovery Works Northwest opened a 16-bed facility on Southeast 122nd and Foster in Portland, and began taking patients in September. <https://www.thelundreport.org/content/first-measure-110-funded-detox-opens-will-focus-fentanyl-and-alcohol>

There is certainly correlation between the enactment of Measure 110 and the increase in the number of deaths, but there is little evidence that there is a causal relationship between the two. In an article published last month by researchers from New York University's Grossman School of Medicine, in *JAMA Psychiatry*, new research demonstrated that there is no evidence that Measure 110 is correlated to any changes in the drug overdose death rates in Oregon. The findings in that paper noted, using their methodology:

*"In this cohort study using synthetic control analysis, laws decriminalizing drug possession in Oregon and Washington were not associated with changes in fatal drug overdose rates in either state. The average rate difference in Oregon post change was 0.268 fatal drug overdoses per 100 000 state population, while the average rate difference in Washington post change was 0.112 fatal drug overdoses per 100 000 state population."*⁵

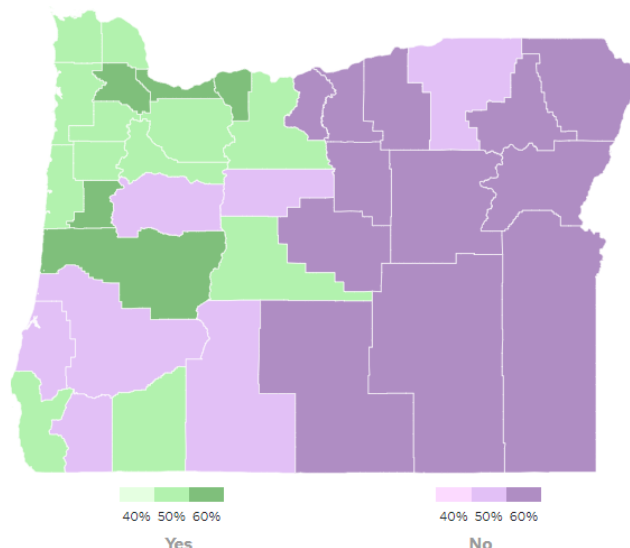
There may well be knock-on effects from Measure 110 that are increasing property crime and other socially undesirable behavior, but we do not really have anything other than anecdotal proof, yet. We do have 30 years' worth of research and experience on the era of 1980-2010, however, where treatment, housing, and anti-poverty work generally was unsuccessful, and the social safety net needed to protect low-income Oregonians frayed and failed.

Even if repeal is successful, the policy change is unlikely to make any difference in turning the tide of overdose deaths or homelessness, because the true forces that are causing those increases will remain.⁶

Measure 110

Reclassifies drug possession offenses to lesser violations resulting in a \$100 fine or a completed health assessment.

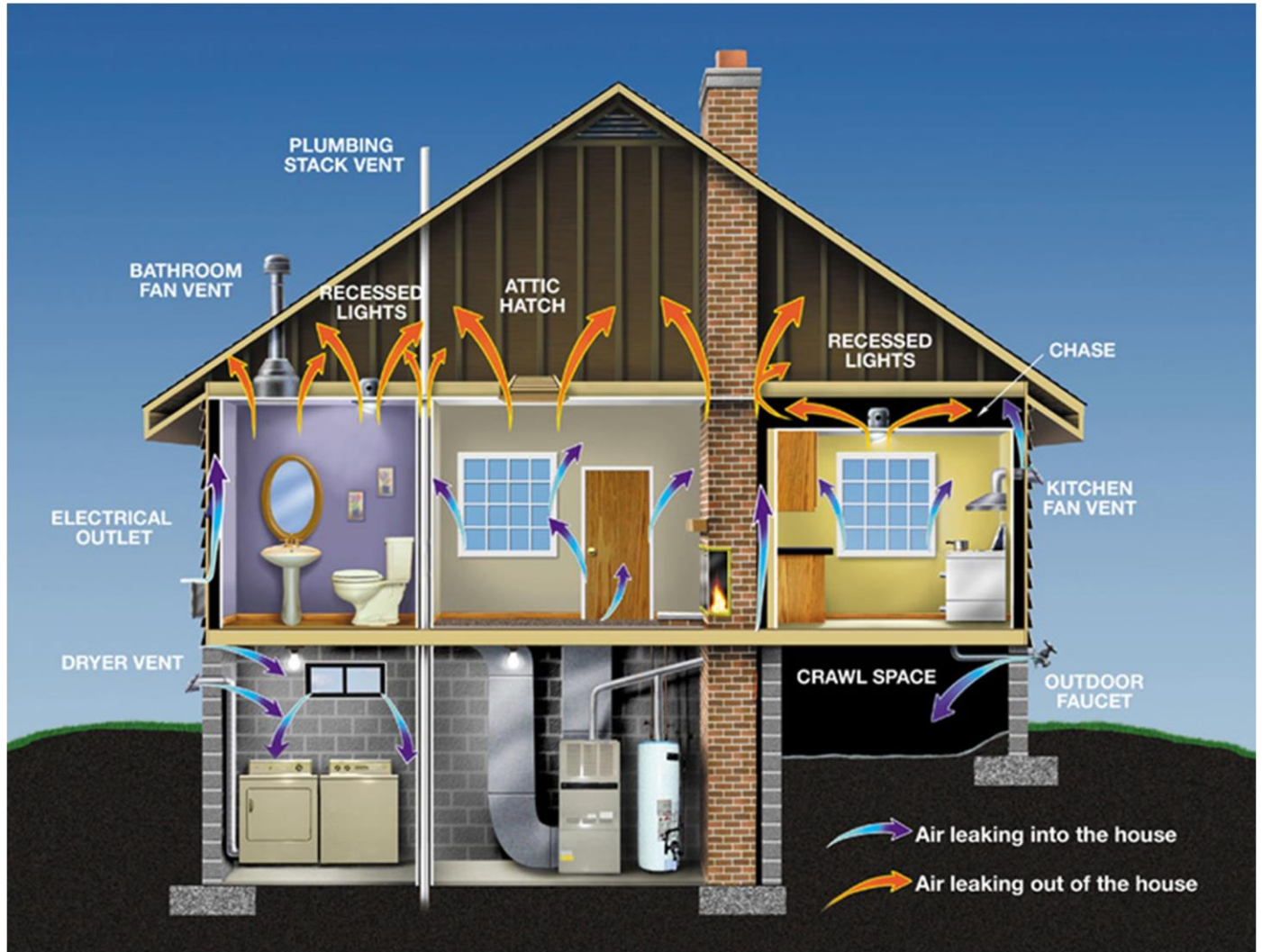
Yes: 1,333,268 58.5% **No: 947,313 41.5%**



⁵ [https://jamanetwork.com/journals/jamapsychiatry/fullarticle/2809867?guestAccessKey=ed7fdb1-5494-4ba2-98df-e0f39a8c5313&utm_source=For The Media&utm_medium=referral&utm_campaign=ftm_links&utm_content=tfi&utm_term=092723](https://jamanetwork.com/journals/jamapsychiatry/fullarticle/2809867?guestAccessKey=ed7fdb1-5494-4ba2-98df-e0f39a8c5313&utm_source=For%20The%20Media&utm_medium=referral&utm_campaign=ftm_links&utm_content=tfi&utm_term=092723)

⁶ <https://www.thelundreport.org/content/oregon-lawmakers-prep-tackle-drug-addiction-2024-session>

- October 30th is [Weatherization Day](#) across the country, ending the national Energy Awareness Month. The [Weatherization Assistance Program \(WAP\)](#) provides weatherization and energy conservation services at no cost to low-income households below 60 percent of Oregon statewide median income or up to 200% of poverty level. Primary funding for the program is from the U.S. Department of Energy with other funds from the U.S. Department of Health & Human Services, utility companies and the Bonneville Power Administration. The program was created in 1976 to help families reduce energy consumption and costs. The team performs energy audits on homes to locate efficiency problems, and then works with contractors to insulate walls and windows, replace combustion appliances, and make some critical health and safety improvements.



Jimmy Jones
Salem, Oregon
18 October 2023

**Chief Financial Officer Report
To The Executive-Finance Committee
Kaolee Hoyle, Chief Financial Officer
October 2023**

CY2022 401k Audit

- Monday, October 16th was the deadline to file our Form 5500. This is the form filed with the Department of Labor that tells Department Of Labor and the IRS whether we are operating our 401k plan in compliance with all regulatory guidelines. In addition to Form 5500, we are also required to be audited by a third-party, Grove Mueller, and obtain a set of financial statements to be attached to our Form 5500.
- This past year has been problematic with our third-party administrator Mutual of America and continues to be problematic as last fall, they switched systems quite abruptly. In years past, we've been able to obtain reports ourselves and reconcile independently whereas this new system has required us to obtain almost all reports through our Relationship Manager which delays how soon we can get responses to our auditors.
- Mutual of America pulls all contribution remittances and 401k loan remittances directly from our bank account. During the system change, there was an ACH ID change that caused those contribution and loan remittances not to be taken out of our bank account as the old ACH ID was no longer valid. Unfortunately, we did not detect this until March 2023. Between October 2022 and March 2023, we did experience staff turnovers in payroll and accounting which caused shifts in positions and gaps in controls, resulting in the Mutual of America late remittances.
 - \$8.39 – lost earnings from manual checks (vacation payouts) which did not include employer contributions
 - \$3,730.67 – lost earnings due to late remittances with payroll dates 11/15/2022 through 12/30/2022
- We've since resolved the ACH ID issue, implemented an extra step in manual checks to ensure employer contributions are included and remitted, and are working to remit those lost earnings
- We are anticipating on receiving those financial statements by Monday and filing the Form 5500 by Monday.

Homeless Veteran Grant Review (CRP Program)

- Fee for service grant based on # of beds occupied
- Report issued on August 31, 2023
- Questioned Costs:
 - Unobligated Funds \$31,483.30 (not spent)
 - Disallowed costs of \$8,102.11
- We were understaffed and had another grant that was covering expenses so we did not fully spend this grant
- The largest of the disallowed cost was \$7,175 of which we had replaced a furnace/heat pump. It was disallowed due to us not having written approval prior to purchase. We had some verbal communication regarding the purchase, but it was not enough to support an approval, and we were told, it was not to the right personnel.

- Since then, we've created a grant manual (specifically for the grant) on the processes and procedures, will be meeting quarterly (program and fiscal), trained program and fiscal as well.
- The Review is now closed.

Monitoring Going On (Nothing to report yet)

- OHCS Monitoring (CRP, Weatherization, Energy)
- DELC Monitoring (CCR&R Program)
- Grant 1750 DAS Fiscal Monitoring (CRP)
- Oregon Emergency Rental Assistance program compliance monitoring (primarily programmatic, but there will be some requests for fiscal data as well)

FY23 Financial Statement Audit

- We are scheduled for the week of December 11th.
- We are on schedule to be ready to submit prior to that date.

Actual to Budget, July - August 2023

- Total revenue of \$9,676,842 which is 14% of our total budget, short 3%
- Overall, we are at \$9,882,186 spent.
- The most underspent is CCR&R as it's personnel heavy, and we are short several positions at this point.
- MG&A operating at 8%
- Expecting budget changes, primarily in CRP and HYS (working through this and will present to this group and the Board next month)

Mid-Willamette Valley Community Action Agency, Inc.
Actual to Budget, July 2023 - Aug 2023

	Jul 2023 - Aug 2023		FY24 - Budgeted	Expected Spent %	Actual Earned/Spent %	Difference
Grant and awards	\$ 9,614,994		\$ 69,126,458	17%	14%	-3%
Other program revenue	30,980		280,000	17%	11%	-6%
Contributions	30,869		200,000	17%	15%	-1%
Total Revenue	9,676,842		69,606,458	17%	14%	-3%
Expenses						
Community resource programs	2,778,046		25,643,081	17%	11%	-6%
Reentry services	81,429		528,630	17%	15%	-1%
Child care resource and referral network	246,171		3,363,837	17%	7%	-9%
Energy assistance programs	1,217,987		5,732,375	17%	21%	5%
Weatherization services	362,283		2,977,095	17%	12%	-4%
Nutrition first USDA food program	783,703		4,645,521	17%	17%	0%
Head start	3,229,574		17,349,138	17%	19%	2%
Home youth services	431,544		3,878,395	17%	11%	-6%
Management and general	751,448	{a}	5,488,386	17%	14%	-3%
Total Expenditures	9,882,186		69,606,458	17%	14%	-2%
Revenue Over/(Under)						
Expenditures	\$ (205,344)	{b}	\$ -			

{a} MG&A percentage 8%

{b} Timing of billing.

Child Care Resource & Referral

Board Report – October 2023

CCR&R is received confirmation of funding from DELC to support the Statewide webinars. CCR&R has been coordinating webinars in English, Spanish and Russian that are offered across the state for over 6 years. This funding will allow CCR&R to hire 1 full time position to coordinate and expand this project going forward.

CCR&R has hired 2 managers in order to better support the program. One of the managers will be supporting services and staff in Yamhill County. The other manager will be supporting staff and services focused on the recruitment of early learning programs and educators. This will allow CCR&R to ensure that consistent reflective supervision is being provided to all staff and allow the Program Director to increase her focus on projects impacting early learning system change.

CCR&R has been selected by the Oregon Child Care Alliance to pilot a new program in early 2024 which will provide business supports to cohorts of new early learning programs that will include 12 sessions of business focused trainings, 3 coaching sessions with a business expert and \$3,000 per program to support/enhance their start-up funding. This program is funded by a grant from Seeding Justice and is aimed at linguistically diverse early learning programs. The first cohort will be provided in Spanish with a plan to provide subsequent cohorts in Spanish and Russian in our region.



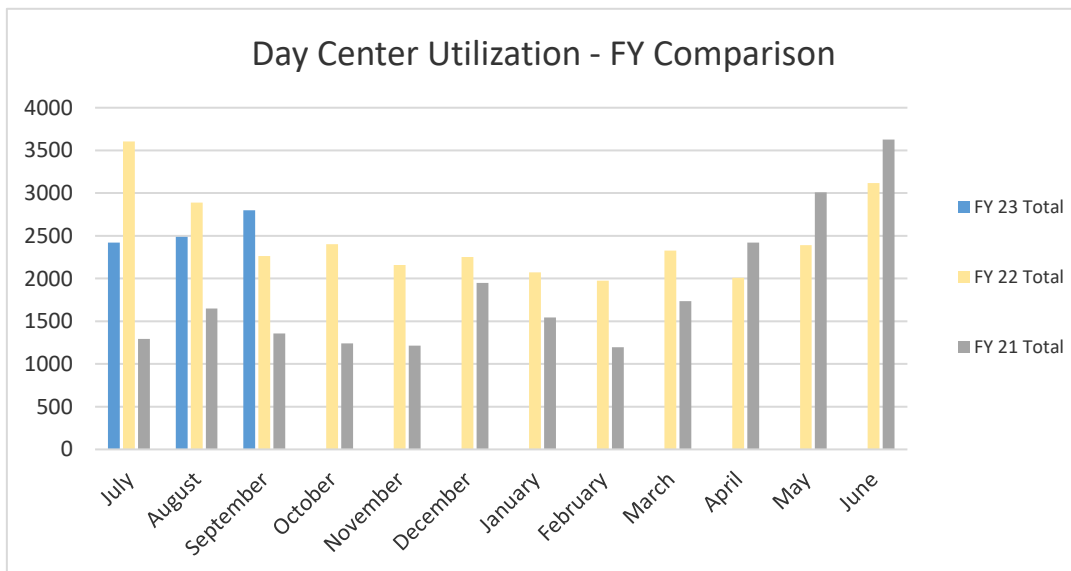
Mid-Willamette Valley
COMMUNITY ACTION
The ARCHES Project

615 Commercial Street NE
Salem, Oregon 97301

CRP Board Report - October 2023

The ARCHES Day Center is open five days a week. During these hours, all traditional services are available, including mail, showers, laundry, meals, and client care. Day Center hours are Wednesday – Sunday from 9am – 4:15pm. *In the event of inclement weather, the Day Center extends its service hours to align with emergency shelter operations.*

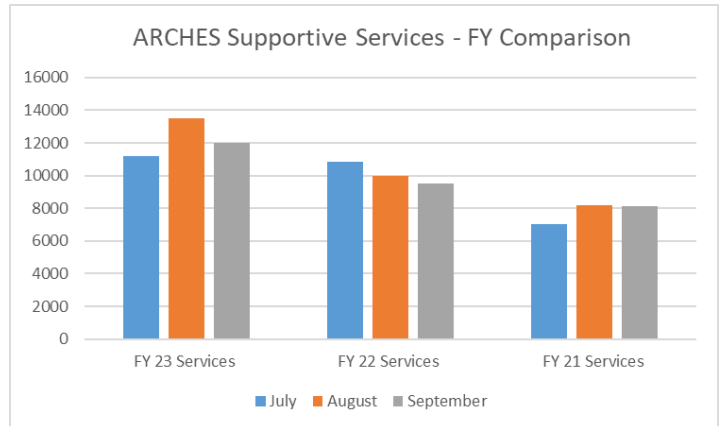
Since opening day, the total number of duplicated Day Center visits is 1,114,671 - with an average daily attendance rate of 115. September 2023 showed a 41% increase in daily utilization over September 2022. With the highest use date being September 27th at 170 unique visitors. For the first quarter of the fiscal year, the Day Center saw a total of 7,706 total visitors.



Community Resource Program

ARCHES Basic Needs & Supportive Services:

Current utilization of Day Center Supportive Services continues to remain high, especially in comparison to FY 2022 and FY 2021. With September services showing a 27% increase compared to the prior fiscal year. During September, ARCHES provided **12,018 supportive service transactions**. The majority of Supportive Services provided were in the meal category, including **breakfast, lunch, and evening meals; providing 8,083 meals**.



A notable trend is the increase of client care (aka case management services). During quarter one of FY 2023, *more client care services were provided compared to the entire 2022 fiscal year*.

Basic Needs & Supportive Services									
Month	New client Mail Boxes	Checking Mail	Meals	Calls	Pet Food	Hygiene Packs	Showers	Laundry	Client Care
Q 1 Total	600	3799	25104	2577	1223	335	499	243	2307
Q 2 Total	0	0	0	0	0	0	0	0	0
Q3 Total	0	0	0	0	0	0	0	0	0
Q4 Total	0	0	0	0	0	0	0	0	0
FY 2023 Total	600	3799	25104	2577	1223	335	499	243	2307
FY 2022 Total	2036	10943	100740	7339	3207	1485	3058	1477	1935
FY 2021 Total	699	13035	81015	4445	1554	2577	2454	1504	2302
FY 2020 Total	496	11871	37078	9066	559	642	2293	863	1534
FY 2019 Total	735	11685	22326	16505	793	371	605	105	305
FY 2018 Total	750	9908	23145	17505	1863	403	N/A	N/A	N/A

Program Showcase: *Fuerza Campesina*

Fuerza Campesina organized an agency DEI presentation about the diversity and heritage of the Hispanic community. This was in honor of Hispanic Heritage Month. The celebration included a wide display of the Hispanic heritage representation, including traditional foods, music, treats, and cultural pictures. The presentation itself provided a thorough education on the elements that make up the Hispanic community, highlighting the value of appreciating and comprehending such a vibrant culture. Fuerza staff produced the presentation,



Community Resource Program

as well as planned the goodies that were given out to commemorate Hispanic Heritage Month. It was essential to remember that beyond the borders and languages, we all share a common humanity. The Fuerza Campesina staff also discussed the positive impacts that the program provides for the Hispanic, Latino, Latina, and Latinx population.

- Orlando Alvarez, Migrant Services Coordinator

ARCHES Shelter and Permanent Supportive Housing Programs:

For the 2023 Fiscal year, ARCHES will be reporting on an additional service category, highlighting our Shelter and Permanent Supportive Housing programs. These reports will focus **on new households and individuals served** per month. *Table 1* highlights our individual facilities, outlining who we served by region, our total number of client service engagements, as well as those who exit into permanent housing.

During quarter one of FY 2023, 222 households (totaling 233 individuals) were supported by ARCHES Sheltering or Permanent Supportive Housing programming. **16%** of which self-reported as being from a rural community within Marion and Polk Counties. Of those served, 13 exited into permanent housing.

In August, Yaquina Hall began reporting. Via this project type, residents of a Salem Housing Authority (SHA) owned complex receive case management services from MWVCAA staff. All of whom are selected for housing via a referral and application process determined by SHA. Many of these placements are considered exits into positive housing for those residents who were previously at ARCHES Inn.

In the months ahead, ARCHES will begin reporting on four additional projects within this service category.

ARCHES Shelter and Permanent Supportive Housing Programs											
Table 1											
ARCHES Program	Households Served	Individuals Served	Avg VI-SPDAT Score	Adults	Children	Households who gain income	Number of Engagements	Household PH Exists	Rural Marion Households	Salem Metro Households (West, Salem, Keizer)	Rural Polk Households
ARCHES Inn	83	90	6.6	90	0	2	227	4	11	69	3
Redwood Crossings	30	30	12.0	30	0	21	87	0	1	26	3
Sequoia Crossing	Program Pending										
Yaquina Hall	23	23	N/A	23	0	0	54	N/A	N/A	N/A	N/A
Navigation Center	65	69	8.22	69	0	4	144	1	1	62	2
Center Street	44	44	10.99	44	0	0	46	8	3	38	3
ARCHES Lodge	Program Pending										
Evergreen	Program Pending										
Family Shelter	Program Pending										
FY 23 Q1 Clients Served	222	233	9.5	233	0	27	504	13	16	195	11

Community Resource Program

ARCHES Housing & Supportive Programs:

For the 2023 Fiscal Year, ARCHES will report monthly on **new households and individuals** served by our housing stabilization programming. This data is represented in two categories. The first category, focusing on ARCHES Housing programming (*Table 2*) outlines our rapid re-housing services, rental assistance, barrier removal, and deposit services. The second category is specialty programming (*Table 3*), which is inclusive of services that provide basic need supports, as well as self-sufficiency development.

During quarter one (Q1) of FY 2023, 184 new households (404 persons) received housing support. This number is inclusive of households who rolled from FY 22 into FY 23 in July. As outlined by *Table 2*, several programs reported zero households served. This is typical for programs at the start of a biennium, where funding tied to the Emergency Housing Account is usually not needed to stabilize a household. ARCHES fully anticipates reports from these programs once other less flexible funds become depleted.

FY 2023 - Q1 Data

ARCHES Housing Programs Table 2											
ARCHES Program	Households Served	Individuals Served	Avg VI-SPDAT Score	Adults	Children	Households Searching	Households in Housing	Household PH Exists	Rural Marion Households	Salem Metro Households (West, Salem, Keizer)	Rural Polk Households
Home TBA	13	45	6.3	15	30	3	10	0	0	0	13
ERA	1	1	3	1	0	0	1	0	0	1	0
HUD CoC	<i>Program awaiting next FY of funding (Jan 2024)</i>										
City of Salem - TBRA	35	95	2.83	47	48	0	35	0	0	35	0
AHOP - EHA	<i>Program funds not needed during Q1 - these are supplemental funds only</i>										
Wildfire Response	9	19	0	15	4	0	9	0	2	7	0
KP Home	15	22	8.8	16	6	10	71	0	0	11	4
DHS Fresh Start	4	13	2.5	6	7	2	0	0	0	4	0
HSP	27	92	8.98	37	55	8	16	6	4	22	1
OHA-VRAP	32	41	12.91	38	3	2	33	1	0	32	0
Vet DRF	<i>Program funds not needed during Q1 - these are supplemental funds only</i>										
Vet - EHA	<i>Program funds not needed during Q1 - these are supplemental funds only</i>										
PC - EO - RRH	26	50	4.53	39	33	26	0	0	0	0	26
MC - EO - RRH	22	26	4.49	26	0	22	0	0	0	22	0
EO - Eviction Prevention	<i>Data Available on EO - Prevention Table</i>										
FY 23 Q1 Clients Served	184	404	7.14	240	186	73	175	7	6	134	44

Of the 404 individuals served during quarter one, 45% (184) were enrolled into program with an active unsheltered homeless status. This is less than usual as MWVCAA usually prioritizes unsheltered status into housing programming. However, because of the FY 22 into FY 23 roll, those individuals currently housed by MWVCAA are included in the 404 total served figure. New direct unsheltered placements into housing stats will normalize during quarter two (Q2).

Community Resource Program

Also during quarter two (Q2), 44% of all households served self-reported as BIPOC. Showcasing MWVCAA's commitment to equitable access to services to persons of different cultural

ARCHES Housing Program FY 2023 Quaterly Stats				
FY 2023	BIPOC Households Served	Unsheltered Individuals Served	Avg. Monthly Rent Payment	Total Months of Assistance
Q1	81	184	\$1,049.23	385

backgrounds within the Marion and Polk County communities. In total, ARCHES Housing provided 385 months of rental assistance during this reported period, with an average rental payment of \$1,049.23 per month.

In the months ahead, the overall number of households who will achieve housing stability is projected to grow. With 73 households currently participating in the housing search process, working closely with navigation staff for placement.

FY 2023 - Q1 Data

ARCHES Supportive Services Table 3							
ARCHES Program	Households Served	Adults	Children	Veterans	Number of Service Engagements		
					Rural Marion	Salem Metro	Rural Polk
Marion County VSO	1316	1316	0	1316	228	496	56
RENT	35	46	27	8	0	0	0
Outreach	868	868	0	5	299	3492	292
Mobile Showers	394	394	0	2	0	577	0
Fuerza Campesina	180	266	112	0	2	152	20
FY 23 Q1 Clients Served	2793	2890	139	1331	529	4717	368
Coordinated Entry - Prevention	80	110	126	3	10	59	11
Coordinated Entry - Homeless	384	425	184	26	33	317	34
Coordinated Entry - Youth	13	13	0	0	0	12	1
Coordinated Entry - TOTAL	477	548	310	29	43	388	46

ARCHES Supportive Services engaged 2,793 households in this most recent period (FY 2023 quarter one Q1). The two most common services are VSO assistance (veterans) and outreach programs, including Fuerza Campesina and mobile showers. **19%** of all service engagements occurred in rural communities of Marion and Polk County.

In addition, through Coordinated Entry, 477 housing assessments (avg. 39 per week) were conducted, serving 858 individuals. **23%** of these assessments were conducted for households in rural communities.

Community Resource Program

Success Story: KP Project Home

“Anna had been homeless for more than two years when she was enrolled into KP Home. At the time of enrollment she was actively being hospitalized and was later discharged into the ARCHES Inn as a part of the medical respite program. During her stay, KP Home and Inn staff worked to acquire the required documents needed to apply for rental units. Many of which she had lost during her time experiencing unsheltered homelessness. Anna also had a criminal record due to littering; this was largely as a result of her housing status at the time. When applying for units, Anna’s history of littering resulted in denials from landlords. However, thanks to KP Home staff, appeals and reasonable accommodation requests are actively being made to offset these landlord concerns. Staff remain hopeful that a permanent home for Anna will be found before the holidays.”

“When Anna was at Arches Inn she had many supportive people to help her get what she needed for her to move into her new place. In addition, Anna’s health became significantly better shortly after her discharge into Arches Inn, and has been in more contact with her doctor instead of using emergency services at the hospital. The transition into housing has been smooth for Anna and her willingness to keep moving forward to permanent housing shows that our program has benefited her to where she is able to think about the options she has available to her.”

- *Jared Valet, KP Project Home Housing Navigator*

Program Showcase: Emergency Order – Prevention

MWVCAA has been tasked as part of the Governor’s Emergency Order, to prevent homelessness for 667 households in Marion and Polk Counties. To meet this goal, ARCHES received 2.56 million to be allocated between the two counties, all in efforts of stabilizing households that were facing eviction. Mainly of them still heavily impacted by the fiscal effects of the pandemic.

To achieve this goal, MWVCAA contracts with Polk Family and Community Outreach (Polk FCO) to provide prevention payments to Polk County. While the ARCHES team would internally focus on payments for Marion County. Both of which could pay for rent arrears, utility arrears, and on a limited basis, forward payments.

As of October 2023, a total of 339 households have been assisted. Providing \$1,306,802 in stabilization payments. That is 51% of the overall Governor’s regional goal. At current expenditure rates, MWVCAA and Polk FCO are projected to meet full spend down ahead of the goal end date of January 10, 2024.

Community Resource Program

Emergency Order - Prevention Funding										
<i>Clients Served to date</i>										
Marion County	Households Served	Individuals Served	Total #Households	Total # of Individuals	Funds Spent/Month	Avg. Arrears (Months)	Avg. Forward Payments (Months)	Average Payment	Funds Spent Total	# On Waitlist
July	52	154	52	154	\$ 91,030.51				\$ 91,030.51	78
August	106	357	158	210	\$ 266,104.92	1	1	\$ 2,260.00	\$ 357,135.43	36
September	74	216	232	426	\$ 128,440.26	2	1	\$ 1,735.67	\$ 485,575.00	75
Total Marion Co.	232	727	442	790	\$ 161,858.56	2	1	\$ 3,995.67	\$ 933,740.94	63
Polk County	Households Served	Individuals Served	Total #Households	Total # of Individuals	Funds Spent/Month	Avg. Arrears (Months)	Avg. Forward Payments (Months)	Average Payment	Funds Spent Total	# On Waitlist
July	29	76	29	76	\$ 50,786.89			\$ 1,757.27	\$ 50,787.00	N/A
August	41	119	70	195	\$ 74,640.97	2	1	\$ 1,791.00	\$ 125,427.97	N/A
September	37	97	107	292	\$ 71,418.92	2	0	\$ 1,930.21	\$ 196,846.89	N/A
Total Polk Co.	107	292	206	563	\$ 65,615.59	2	1	\$ 5,478.48	\$ 373,061.86	0
Total EO Prevention	339	1019	648	1353	\$ 113,737.08	2	1	\$ 9,474.15	\$ 1,306,802.80	63

Shelter Utilization:

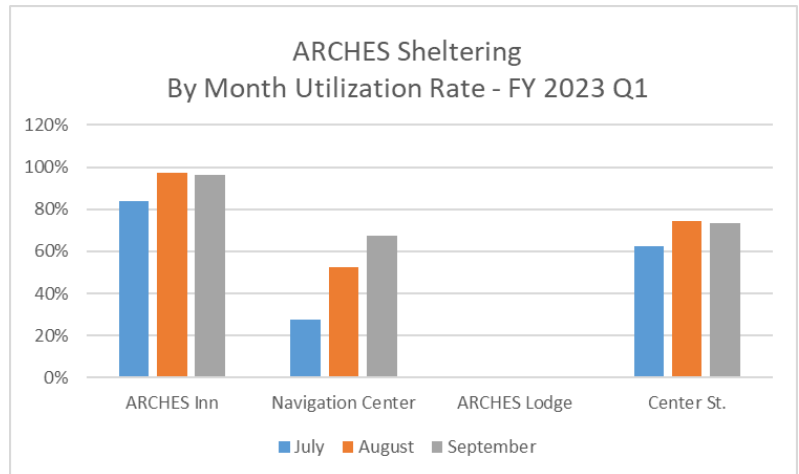
A new data feature for FY 2023 is the daily tracking of beds occupied at all ARCHES Shelter locations. Currently, that includes; ARCHES Inn, Navigation Center, ARCHES Lodge, and Center Street (home to the Veteran Tanner’s Project). This tracking element will help ARCHES determine, over time, the number of shelter beds available per night. With the goal for all shelter programs is to have an average of 90% of shelter beds occupied per month.

FY 2023 - Q1 Data

ARCHES Sheltering By Month Utilization Rate					
FY - 2023 Q1					
Shelter Project	Number of Occupied Bed Nights	Number of Unoccupied Bed Nights	Total Possible Bed Nights	Utilization Rate	Avg. Number of Unoccupied Beds per Night
ARCHES Inn	5787	469	6256	93%	5
Navigation Center	3401	3531	6932	49%	38
ARCHES Lodge	0	0	0	0%	0
Center St.	2318	995	3313	70%	11

Community Resource Program

For the quarter one (Q1) reporting period, ARCHES sheltering provided 11,506 bed nights, leaving 4,995 unoccupied. The primary reason for the large number of unoccupied beds is the phased approach being taken to fill the Navigation Center. This facility reached 90% occupancy in October 2023. While also showing consistent growth throughout the summer months.



Rural Resource Services: *Marion and Polk Counties*

Resource Services provide prevention funds for households experiencing an unexpected and unavoidable emergency in Marion and Polk Counties. These services include; rent arrearages, utility shutoffs, as well as emergent utility and security deposits. Navigation and referral services are also a key feature of this program; creating linkages to external service providers in order to improve self-sufficiency for households moving forward.

During FY 2023 quarter one (Q1), 160 households were assisted thus avoiding homelessness. **100%** of these services occurred **outside the city limits** of Salem, serving our rural communities.

FY 2023 - Q1 Data

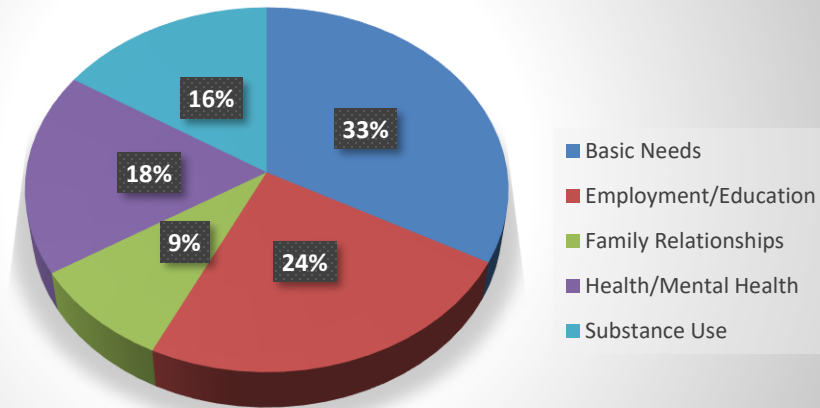
Resource Services - Homeless Prevention										
ARCHES Program	Households Served	Individuals Served	Adults	Children	Households Searching	Households in Housing	Household PH Exists	Rural Marion Households	Salem Metro Households (West, Salem, Keizer)	Rural Polk Households
Polk County Resource Services	108	290	140	150	0	108	108	0	0	108
Woodburn Resource Services	22	70	33	37	0	13	22	22	0	0
Mill City Resource Services (SOCC)	30	73	37	36	0	21	30	30	0	0
FY 2023 Q1 Clients Served	160	433	210	223	0	142	160	52	0	108

De Muniz Resource Center

April Cox, Director

October 2023

How the De Muniz Resource Center Served Clients in September



Opportunities/Challenges

- ❖ De Muniz Resource Center served 137 clients in September, with 332 services provided.
- ❖ This month 74% served were adults in custody vs. 26% out of custody.
- ❖ During this reporting period, nine clients (19 occurrences) took advantage and attended our cognitive based classes. The classes covered the following topics:
 - Problem solving skills
 - Identifying strengths
 - Healthy mind frames
 - Problem solving
 - Emotional regulation
 - Prosocial leisure
- ❖ Our partnership with Northwest Human Services yielded 45 clients completing their enrollment for Oregon Health Plan prior to release (from incarceration).
- ❖ We assisted 20 clients with obtaining their state ID card this month.
- ❖ Forty-five clients (76 occurrences) took advantage of our volunteer's services, which include recovery support groups, GED prep, gambling awareness, ARCHES housing assessments, and mock employment interviews.
- ❖ Twelve clients took advantage of our free legal clinic services to assist with civil matters.
- ❖ Our program helped 15 individuals with bus passes, courtesy of our partnership with United Way, during this reporting period.

De Muniz Resource Center

April Cox, Director

October 2023

Success Story

Hugo was a new face to our program back in 2016 while incarcerated at the Marion County Transition Center. Over the years, our team had several opportunities to get to know Hugo and to provide support while he was trying to stabilize himself with the help of several of the local reentry service providers. Hugo took full advantage of several services that we have offered over the years which include attending cognitive classes, 1-1 navigator coaching, treatment referrals, basic needs resources, attended several NA meetings, OHP enrollment, parenting classes, bus passes, computer access, extensive employment services, and of course support and advocacy.

Throughout the years, Hugo would stop in to see us as a community client to both say hi and update us on how he was doing or we would see him as an in-custody client while lodged in the Transition Center. Hugo always expressed the strong desire to get his life on track but as many people do, he struggled with addiction and faced many barriers. He recently stopped in to reconnect with everyone and to share the great news that things have been going well for him for an extended period. Hugo shared that was finally able to get into a treatment facility and successfully completed his treatment. Since completing treatment, he has reconnected with family, secured employment, is able to support himself, and finally feels that he is on the right track. Our team has really enjoyed working with Hugo over the years and we were all so delighted to hear about his success. We are excited to see him in the future and to hear his updates then.

Story Submitted by Lead Navigator

Energy Services September & PY 2023, Program Report

Traia Campbell, Energy Director

Executive Summary of Activities (Numbers served/service units/outcomes)

Energy Services households served in September 2023

August 2023, Marion & Polk county completions by funding source								
Funding	HH	People	>6	60+	Disabled	At or below 75% prov.		Ave HH pmt
E LIHEAP	1	1	0	1	1	0	0% of HH's	\$620
LIHEAP	344	999	142	104	99	155	45% of HH's	\$486
LIHWA CAA	64	212	23	20	13	27	42% of HH's	\$460
LIHWA ARPA	238	720	73	121	83	91	38% of HH's	\$392
OEA PP	23	56	5	7	9	10	43% of HH's	\$505
OLGA	128	405	46	44	34	55	43% of HH's	\$517
Total	798	2393	289	297	239	338	42% of HH's	\$497

PY 2023, Marion & Polk completions by funding source								
Funding	HH	People	>6	60+	Disabled	At or below 75% prov.		Ave HH pmt
E LIHEAP	1627	4581	564	507	516	732	45% of HH	459
LIHEAP	5552	14582	1577	2537	2309	2256	41% of HH	\$439
LIHWA CAA	1411	4308	439	673	441	511	36% of HH	\$322
LIHWA ARPA	919	2872	279	444	320	348	38% of HH	\$376
OEA PGE	2571	7121	774	971	995	1055	41% of HH	\$515
OEA PAC	429	1090	82	180	198	158	37% of HH	\$645
CEAP PGE	1378	3931	396	593	542	532	39% of HH	\$470
CEAP PAC	175	526	48	76	77	62	35% of HH	\$711
OLGA	1610	4868	491	697	505	572	35% of HH	\$475
GAP	320	956	82	128	94	114	36% of HH	\$138
Total	15992	44835	4732	6806	5997	6340	40% of HH	\$490

Energy's program year 2023 ended in September. Energy assisted 798 duplicate households in September and 15,992 in PY 2023. A total of 44,835 people (average 2.8 people per hh) in Marion /Polk counties received assistance from at least one program. In PY 2022 Energy assisted 19,265 duplicated households (52,381 people, average 2.7 per hh) additional funding was received. The unduplicated number of hh assisted in PY 2023 7,179 with 19,163 people (average 2.67 people per hh). Energy assists eligible applicants with LIHEAP or ELIHEAP, in addition customers of PGE and PAC may apply for OEA or CEAP and NWN customers can apply for GAP and OLGA. Customers of contracted water vendors may apply for LIHWA as funding is available. An average of 50% of households receive 2+ energy assistance programs.

Energy team experienced a larger than normal number of people requesting assistance in py 2023. The team was stretched but were successful with processing applications. As a team we have reviewed and updated program procedures and documents to strengthen our foundation for the new program year. Training needs and requests are being tracked and will be evaluated to determine areas needing attention. Energy team is working to strengthen our communication skills and building our team.

September 2023, Polk county completions by funding source								
	HH	People	>6	60+	Disabled	At or below 75% prov.		Ave HH pmt
E-LIHEAP	0	0	0	0	0	0	0% of HH's	\$0
LIHEAP	79	215	21	32	27	31	39% of HH's	\$432
LIHWA-CAA	16	49	4	4	3	6	38% of HH's	\$411
LIHWA-ARPA	33	102	8	17	16	12	36% of HH's	\$424
OEA PAC	23	56	5	7	9	10	44% of HH's	\$505
OLGA	24	65	5	11	5	10	42% of HH's	\$456
Total	175	487	43	71	60	69	39% of HH's	\$446

PY 2023, Polk completions by funding source								
Funding	HH	People	>6	60+	Disabled	At or below 75% prov.		Ave HH pmt
E-LIHEAP	243	650	68	67	72	106	44% of hh	\$458
LIHEAP	743	1871	186	335	341	314	42% of hh	\$440
LIHWA-CAA	221	661	78	97	74	81	37% of hh	\$337
LIHWA-ARPA	125	353	31	71	51	41	33% of hh	\$396
OEA PGE	32	96	15	15	16	13	41% of hh	\$701
OEA PAC	23	56	5	7	9	10	43% of hh	\$505
CEAP PGE	11	31	5	5	4	6	55% of hh	\$882
CEAP PAC	92	287	32	32	38	41	45% of hh	\$705
OLGA	199	563	58	94	63	61	31% of hh	\$469

**HEAD START PROGRAM REPORT TO BOARD OF DIRECTORS & POLICY COUNCIL
Eva Pignotti, CPO of Early Learning & Child Care – October, 2023**

Attendance

Head Start Preschool

9/23	10/23	11/23	12/23	1/24	2/24
81.76%					
3/24	4/24	5/24	6/24	7/24	8/24

Early Head Start

9/23	10/23	11/23	12/23	1/24	2/24
83.59%					
3/24	4/24	5/24	6/24	7/24	8/24

Attendance Analysis - Absences for September 2023

The Head Start program attendance rate for September was 81.76%, below the required 85%. The top absence reasons during the month were child illness, which accounted for 35.8% of the absences, and unexcused, which accounted for 15.15% of the absences.

The Early Head Start program attendance rate for September was 83.59%, below the required 85%. The top absence reasons during the month were children’s illnesses (non-respiratory), which accounted for 28.05% of the absences, and children’s respiratory illnesses, which accounted for 25.81% of the absences.

Enrollment Reporting: Programs must be full within 30 days of the start of the school year and continue to fill vacant slots within 30 days of the vacancy until 30 days before the end of the year. Numbers reported include slots vacant for less than 30 days.

Head Start Preschool – Full Enrollment = 578 (*summer = 51)

9/23	10/23	11/23	12/23	1/24	2/24	3/24	4/24	5/24	6/24	7/24	8/24
367											

Early Head Start – Full Enrollment = 234

9/23	10/23	11/23	12/23	1/24	2/24	3/24	4/24	5/24	6/24	7/24	8/24
152											

Waiting Lists

Head Start Preschool

9/23	10/23	11/23	12/23	1/24	2/24	3/24	4/24	5/24	6/24	7/24	8/24
24											

Early Head Start

9/23	10/23	11/23	12/23	1/24	2/24	3/24	4/24	5/24	6/24	7/24	8/24
14											

USDA Meal Reimbursements

	September 2023	
USDA Meal Reimbursements	Number of Meals Served	Amount Reimbursed
Breakfast	2,490	\$10,582.50
Lunch	2,470	\$ 5,631.60
Snack	997	\$ 698.49
Cash In Lieu		\$ 734.55
Total Reimbursement	5,557	\$17,647.14

Report from Chief Program Officer of Early Learning & Child Care:

Head Start: School started for CCP on 9/5, and in all Head Start & Early Head Start classrooms and Home Base on 9/18. None of the programs are fully enrolled yet, but we continue to receive and process applications. We are in a better position now than we were during the last two years. Office of Head Start has placed us on an under-enrollment plan, which is common among programs nationally, and we are required to submit detailed monthly reports and discuss our progress at monthly monitoring meetings. Confidence level that we will reach full enrollment over the next three months is very high.

The Wallace site is still in renovation, and classes have not yet started. Appleblossom has been developed as an infant only model, and we have yet to enroll a single infant, so classes have not started there either. We are still experiencing staff shortages, but hiring as fast as possible. Staff from Appleblossom and Wallace are serving to fill in holes throughout the program. Wallace is anticipated to be completed by the end of November and we hope to start classes on 12/1 or shortly thereafter. Additional school days will be added at the end of the year to make up for the late start. Intensive infant recruitment is happening in hopes of filling Appleblossom, and we have decided to enroll expectant mothers to receive home based services until their babies are born and reach six weeks of age, then the infants can attend school.

PROJECT COMPLETIONS

For the month of September, 9 homes completed all weatherization work and passed the final inspection. Continuous running fans for adequate ventilation were installed in all homes.



Total HH Completed: 9



Health & Safety Issues Addressed: 9



Total # of People Served: 14



Heat Systems Replaced: 7

Based on Weatherization measures installed, Energy-saving items, and Education received, each household can potentially **save an average of \$68, a month on their energy bills.**

INTAKE/OUTREACH

During the month of September our program attended a Family Fair organized by the Kroc Center in Salem. Our office staff distributed program information and 146 Energy Saving items, such as, LED Light Bulbs, Power Strips, and Water Saving items; in addition to 109 promotional items.



WEATHERIZATION DAY EVENT

Planning continues for our Weatherization Day Event taking place on October 30th. We are still looking to recruit more Community organizations interested in tabling this event. This year’s event will be a combination of a “Trunk or Treat” and resource fair. Those that are interested in participating should contact our Office Manager, Nancy Ibarra at (503)315-7055 or nancy.ibarra@mwvcaa.org

Our program is currently registered to attend the following events:

Oct 14th – Salem Binational Health Fair – Salem

GENERAL PROGRAM UPDATE

Our 3 field technicians have passed their first two classes REA Installer SB/MH, REA Energy Analyst and currently taking a class this week in REA Diagnostic technician.

We are in collaborations with ETO and Habitat Humanity in hopes of partnering.

The West's Premier Banking Experience



Umpqua Bank offers a strong value proposition for businesses and families throughout the West: a deeply connected family of financial brands focused on combining premier banking capabilities with a community bank mindset.

With a diverse lending portfolio, enhanced liquidity and a customer base spanning a broad geography, our company has the size, scale and capabilities to provide confidence and opportunity for families and businesses of all sizes.

By leveraging these strengths, we're able to deliver our trademark brand of relationship-based service throughout the West. We take the time to understand each of our client's and community's unique needs, providing local expertise backed by our regional support network to help them prosper.

Financial Profile: Columbia Banking System, Inc. parent company of Umpqua Bank.

1

Strength in Numbers



Assets¹ = \$52B



Deposits¹ = \$44B



Loans¹ = \$38B

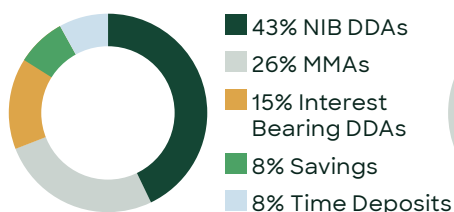
Our combined organization maintains regulatory capital ratios above well-capitalized levels.

¹Combined asset, deposit, and loan data as of December 31, 2022 does not include merger-related accounting adjustments or the impact of required Columbia Bank branch divestitures, which occurred in 2023 before the merger closed on February 28, 2023.

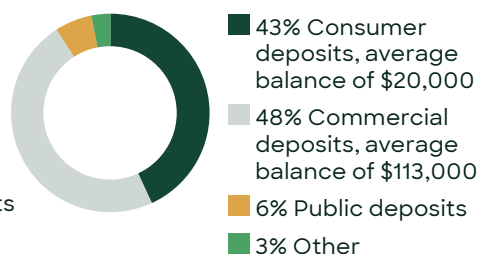
2

Substantial Liquidity on Balance Sheet

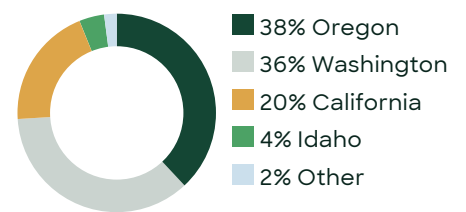
Type²



Size²



Geography²



Approximately two-thirds of our securities portfolio is comprised of historical Columbia Bank securities, which were adjusted to fair value through our merger; this process eliminated the unrealized loss on over \$6 billion of our combined securities portfolio, which notably increased our liquidity position at that time.

Source: S&P Global Market Intelligence, Company filings; **Note:** Financial data as of year ended December 31, 2022; FDIC deposit data as of June 30, 2022; ²Does not reflect transaction impacts or recent branch divestitures.



	UMPQ	COLB	TOTAL
FHLB Availability	\$7.1B	\$1.9B	\$9.0B
Federal Reserve	\$1.2B	\$0.2B	\$1.4B
Uncommitted Lines with other Banks	\$0.5B		\$0.5B
			\$10.9B

As of December 31, 2022, Columbia Banking System, Inc. and Umpqua Holdings Corporation combined lines of credit with the FHLB, FRB and other banks totaled \$10.9 billion, subject to certain collateral requirements. This does not include additional liquidity represented by cash and unencumbered securities, which would be additive to the amount displayed.

Note: The Combined Company information in this section has been prepared by management based on the information of the standalone companies as of the year ended December 31, 2022 and has not been reviewed by either Umpqua's or Columbia's independent registered public accounting firm. The Combined Company information is not necessarily indicative of what the Combined Company's operations or financial position would have been had the merger taken place as of December 31, 2022, or that may be expected to occur in the future, and is included for illustrative purposes only. The Combined Company information is based on historical deposit categories which may not be presented in the same way going forward.

3

Strong Credit Quality Metrics

Umpqua Holdings Corporation As of 12/31/22

- 0.18% Non-Performing Assets to Total Assets
- 0.13% Net Charge Offs to Average Loans and Leases (full-year 2022)

Columbia Banking System, Inc. As of 12/31/22

- 0.07% Non-Performing Assets to Total Assets
- 0.01% Net Recoveries to Average Loans and Leases (full-year 2022)

Pro forma Allowance For Credit Losses*: ~1.25%

*The ACL ratio reflects the pro forma company financials, inclusive of fair value marks, as reported in Columbia's 8-K/A filed on March 3, 2023.

4

Credit Ratings

BANK	FITCH ³	KBRA ⁴	S&P ⁵
Long-term Issuer / Senior Unsecured Debt	BBB+	A	BBB
Subordinated Debt	-	A-	-
Short-term Issuer / Short-term Debt	F2	K1	A-2
Long-term Deposits	A-	A	-
Short-term Deposits	F2	K1	-
Outlook	Stable	Stable	Stable

HOLDING COMPANY	FITCH ³	KBRA ⁴	S&P ⁵
Long-term Issuer / Senior Unsecured Debt	BBB+	A-	BBB-
Subordinated Debt	-	BBB+	-
Short-term Issuer / Short-term Debt	F2	K2	A-3
Outlook	Stable	Stable	Stable

³ Fitch Ratings as of May 10, 2022. Visit www.fitchratings.com for additional background.

⁴ KBRA as of March 1, 2023. Visit www.kbra.com for additional background.

⁵ S&P Global Ratings as of March 1, 2023. Visit www.spglobal.com/ratings for additional background.

A Sweep You Can Trust[®]

Why Choose Insured Cash Sweep?

Simply put, with the Insured Cash Sweep[®], or ICS[®], service, you can have it all. Using ICS, you can place your funds into money market deposit accounts and:

- **Rest assured** knowing your ICS funds are eligible for multi-million-dollar FDIC insurance that's backed by the full faith and credit of the U.S. government
- **Earn returns**; put your money to work for you
- **Access your funds** with up to six program withdrawals per month
- **Support your community** by keeping the full amount of your deposit local so that we can fund more loans here in our backyard¹
- **Eliminate the ongoing tracking burdens** associated with collateralization and the need to footnote uninsured deposits in financial statements if you are accustomed to these practices

What Else Do You Need to Know?

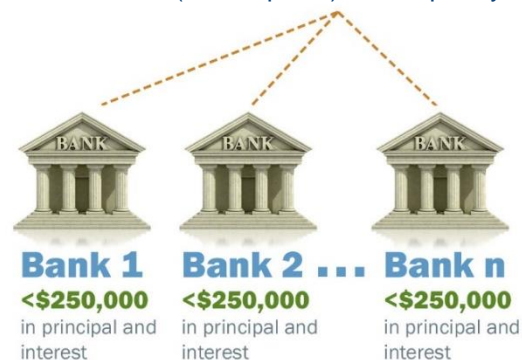
You receive a regular monthly statement from us showing your ICS balances and other key information. And you can check your ICS balances and track other important information of interest to you online, 24/7, through a specially designed Depositor Control Panel. Your confidential information remains protected.

How Does ICS Work?

When our bank places your funds using ICS, your deposit is sent from your transaction account at our bank into deposit accounts at other ICS Network banks in amounts below \$250,000, the standard FDIC insurance maximum. As a result, you can access FDIC insurance coverage from many institutions while working directly with just us. It's that easy.



Sign the agreements, use an existing checking or other transaction account (or set up one), and deposit your funds.



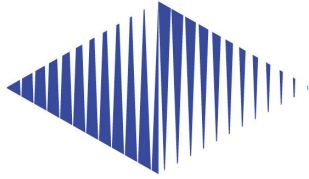
Deposits are sent to money market deposit accounts at other ICS Network banks in amounts under \$250,000, the standard FDIC insurance maximum per insured capacity, per bank. (You still receive just one regular statement from us.)



**UMPQUA
BANK**

[1] When deposited funds are exchanged on a dollar-for-dollar basis with other banks in the ICS Network, a participating institution can use the full amount of a deposit placed through ICS for local lending, satisfying some depositors' local investment goals or mandates. Alternatively, with a depositor's consent to certain types of ICS transactions, the bank may choose to receive fee income instead of deposits from other banks. Under these circumstances, deposited funds would not be available for local lending.

Placement of funds through the ICS service is subject to the terms, conditions, and disclosures in the service agreements, including the Deposit Placement Agreement ("DPA"). Limits and customer eligibility criteria apply. Program withdrawals are limited to six per month. Although funds are placed at destination banks in amounts that do not exceed the FDIC standard maximum deposit insurance amount ("SMDIA"), a depositor's balances at the relationship institution that places the funds may exceed the SMDIA (e.g., before ICS settlement for a deposit or after ICS settlement for a withdrawal) or be ineligible for FDIC insurance (if the relationship institution is not a bank). As stated in the DPA, the depositor is responsible for making any necessary arrangements to protect such balances consistent with applicable law. If the depositor is subject to restrictions on placement of its funds, the depositor is responsible for determining whether its use of ICS satisfies those restrictions. ICS, Insured Cash Sweep, and A Sweep You Can Trust are registered service marks of Promontory Interfinancial Network, LLC.



GROVE, MUELLER & SWANK, P.C.

Certified Public Accountants and Consultants

475 Cottage Street NE, Suite 200, Salem, OR 97301
(503) 581-7788 • FAX (503) 581-0152 • www.gms.cpa

October 13, 2023

Board of Trustees
Mid-Willamette Valley Community Action Agency, Inc. 401(k) Plan
Salem, Oregon

We have conducted an ERISA Section 103(a)(3)(C) audit of the financial statements of Mid-Willamette Valley Community Action Agency, Inc. 401(k) Plan (the “Plan”) as of and for the year ended December 31, 2022 and have issued our report thereon dated October 13, 2023. Professional standards require that we advise you of the following matters related to our audit.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated April 12, 2023, our responsibility, as described by professional standards, is to conduct our audit in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. Therefore, as permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements of information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution). For an ERISA Section 103(a)(3)(C) audit, the audit will not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirement of accounting principles generally accepted in the United States of America (GAAP). Accordingly, the objective of the ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with GAAP.

Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the plan’s internal control over financial reporting. Accordingly, as part of our audit, we considered the internal control of the Plan solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, and our firm have complied with all relevant ethical requirements regarding independence.

Significant Risks Identified

We have identified the following significant risks:

The possibility that management could override the system of controls. This risk is always identified and addressed by our planned audit procedures. This is not indicative of any unusual circumstances observed within your organization.

Qualitative Aspects of the Plan's Significant Accounting Practices

Significant Accounting Policies

Management has the responsibility to select and use appropriate accounting policies. A summary of the significant accounting policies adopted by the Plan is included in the notes to the financial statements. There have been no initial selection of accounting policies and no changes in significant accounting policies or their application during 2022. No matters have come to our attention that would require us, under professional standards, to inform you about (1) the methods used to account for significant unusual transactions and (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates

Accounting estimates are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ markedly from management's current judgments.

The most sensitive accounting estimates affecting the financial statements are management's estimate of the fair market value of investments which is based on the certified statements provided by the custodian. We evaluated the key factors and assumptions used to develop the fair market value of investments in determining that it is reasonable in relation to the basic financial statements taken as a whole.

Financial Statement Disclosures

Certain financial statement disclosures involve significant judgment and are particularly sensitive because of their significance to financial statement users. The most sensitive disclosures affecting the Plan's financial statements relate to the fair value and contract value investment information.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditor's report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Significant Difficulties Encountered during the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Uncorrected and Corrected Misstatements

For purposes of this communication, professional standards require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Further, professional standards require us to also communicate the effect of uncorrected misstatements related to prior periods on the relevant classes of transactions, account balances or disclosures, and the financial statements as a whole. There were no such misstatements.

In addition, professional standards require us to communicate to you all material, corrected misstatements that were brought to the attention of management as a result of our audit procedures. There were no such misstatements identified.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to the Plan's financial statements or the auditor's report. No such disagreements arose during the course of the audit.

Representations Requested from Management

We have requested certain written representations from management, which are included in the attached letter dated October 13, 2023.

Management's Consultations with Other Accountants

In some cases, management may decide to consult with other accountants about auditing and accounting matters. Management informed us that, and to our knowledge, there were no consultations with other accountants regarding auditing and accounting matters.

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with the Plan, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, significant events or transactions that occurred during the year, business conditions affecting the plan, and business plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as the Plan's auditors.

Other Matters

The ERISA-required supplemental schedules were subjected to the audit procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

Our responsibility also includes communicating to you any information which we believe is a material misstatement of fact. Nothing came to our attention that caused us to believe that such information, or its manner of presentation, is materially inconsistent with the information, or manner of its presentation, appearing in the financial statements.

This report is intended solely for the information and use of the Pension Committee and management of the Mid-Willamette Valley Community Action Agency, Inc. 401(k) Plan and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

Grove, Mueller & Swank, P.C.
CERTIFIED PUBLIC ACCOUNTANTS



October 13, 2023

Grove Mueller & Swank, PC
475 Cottage Street NE, Suite 200
Salem, OR 97301

This representation letter is provided in connection with your audits of the financial statements of Mid-Willamette Valley Community Action Agency, Inc. 401(k) Plan (the “Plan”), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

We have elected to have the audit of the Plan’s financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. We acknowledge that the audit did not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier, that is regulated, supervised and subject to periodic examination by a state or federal agency, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the DOL’s Rules and Regulations for Reporting under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5 and, that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Certain representations in this letter are described as being limited to matters that are material. Items are considered material, regardless of size, if they involve an omission or misstatement of accounting information such that, in the light of surrounding circumstances, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

We confirm that, to the best of our knowledge and belief, having made such inquiries as we considered necessary for the purpose of appropriately informing ourselves as of October 13, 2023:

Financial Statements

1. We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter dated April 12, 2023, for the preparation and fair presentation of the financial statements (and disclosures) in accordance with U.S. GAAP.
2. We acknowledge our responsibility for administering the plan and determining the Plan’s transactions that are presented and disclosed in the ERISA plan financial statements are in conformity with the plan provisions, including maintaining sufficient records with respect to each of the participants to determine the benefits due or which may become due to such participants.
3. We acknowledge our responsibility for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements, notes, and supplemental schedule that are free from material misstatement, whether due to fraud or error.
4. We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.



5. Significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable. The methods and significant assumptions used result in a measure of fair value are appropriate for financial measurement and disclosure purposes.
6. We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services, or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurement*. In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in FASB ASC 820.
7. All related party relationships and transactions have been appropriately accounted for and disclosed in accordance with the requirements of U.S. GAAP.
8. Transactions with parties in interest, as defined in Section 3(14) of ERISA and regulations thereunder, including sales, purchases, loans, transfers, leasing arrangements, and guarantees, and amounts receivable from, or payable to, related parties have been appropriately disclosed.
9. All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
10. The effects of all known actual or possible litigation and claims have been accounted for and disclosed in accordance with U.S. GAAP.
11. We have no intentions to terminate the plan.
12. Guarantees, whether written or oral, under which the plan is contingently liable to a bank or another lending institution have been properly recorded or disclosed in the financial statements.
13. We have properly reported and disclosed amendments to the plan instrument, if any.
14. With respect to the drafting of the financial statements performed by you, we have performed the following;
 - a. Made all management decisions and performed all management functions;
 - b. Assigned a competent individual to oversee the services;
 - c. Evaluated the adequacy of the services performed;
 - d. Evaluated and accepted responsibility for the result of the service performed; and
 - e. Established and maintained internal controls, including monitoring ongoing activities.
15. We acknowledge our responsibility for the presentation of the ERISA-required supplemental schedules in accordance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
16. We believe the supplemental schedules, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Information Provided

1. We have provided you with:
 - a. Access to all information, of which we are aware that is relevant to the preparation and fair presentation of the financial statements, such as financial records and related data, plan instruments, trust agreements, insurance contracts, as applicable, or investments contracts, as applicable, and amendments to such documents entered into during the year;
 - b. The most current plan instrument for the audit period. Including all amendments;
 - c. A draft of the Form 5500 that is substantially complete;
 - d. Additional information that you have requested from us for the purpose of the audit;
 - e. Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence;
 - f. All minutes of the meetings or summaries of actions of recent meetings for which minutes have not yet been prepared.



2. The financial statements and any other information included in the annual report are consistent with one another, and the other information does not contain any material misstatements.
3. All transactions have been recorded in the accounting records and are reflected in the financial statements.
4. Financial instruments with off-balance-sheet risk and financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.
5. The Plan has satisfactory title to all owned assets that are recorded at fair value, and all liens, encumbrances, or security interest requiring disclosure in the financial statements have been properly disclosed.
6. We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.
7. We have provided to you our evaluation of the entity's ability to continue as a going concern, if applicable, including significant conditions and events present, and we believe that our use of the going concern basis of accounting is appropriate.
8. We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:
 - a. Management;
 - b. Employees who have significant roles in internal control; or
 - c. Others when the fraud could have a material effect on the financial statements.
9. We have no knowledge of any allegations of fraud, or suspected fraud, affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.
10. We have disclosed to you all known instances of noncompliance or suspected noncompliance with laws and regulations whose effects should be considered when preparing financial statements.
11. We are not aware of any pending or threatened litigation, claims, and assessments whose effects should be considered when preparing the financial statements and we have not consulted legal counsel concerning litigation, claims, or assessments.
12. There are no other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or loans in default, events reportable to the Pension Benefit Guaranty Corporation, or events that may jeopardize the tax status) that legal counsel has advised us must be disclosed.
13. We have disclosed to you the identity of all the Plan's related parties and parties in interest and the nature of all the related party and party in interest relationships and transactions of which we are aware.
14. We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the plan.
15. The Plan has complied with all aspects of debt and other contractual agreements that would have a material effect on the financial statements in the event of noncompliance, including the release of unallocated shares held in employee stock ownership plans.
16. All required filings with the appropriate agencies have been made.
17. The Plan and the trust established under the plan is qualified under the appropriate section of the Internal Revenue Code and intends to continue as a qualified plan and trust. The plan sponsor has operated the Plan and trust or insurance contract in a manner that did not jeopardize this tax status.
18. The Plan has complied with the DOL's regulations concerning the timely remittance of participants' contributions to trusts containing assets for the plan, except as disclosed to you.
19. The Plan has complied with the fidelity bonding requirements of ERISA.
20. There are no:
 - a. Nonexempt party in interest transactions (as defined in ERISA Section 3[14] and regulations under that section) that were not disclosed in the supplemental schedules or financial statements.
 - b. Investments in default or considered to be uncollectible that were not disclosed in the supplemental schedules.
 - c. Reportable transactions (as defined in ERISA Section 103[b][3][H] and regulations under that section) that were not disclosed in the supplemental schedules.



21. We have obtained the service auditor's reports from our service organizations, we have reviewed such reports, including the complementary user controls. We have implemented the relevant user controls, and they were in operation for the year ended December 31, 2022.
22. We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).

Kaolee Hoyle Digitally signed by Kaolee Hoyle
Date: 2023.10.16 08:31:51 -07'00'

Kaolee Hoyle, CFO
Plan Administrator

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2022

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension, etc.
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan: EMPLOYEE BENEFIT PLAN OF MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC.
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/2012
2a Plan sponsor's name (employer, if for a single-employer plan): Mid-Willamette Valley Community Action Agency, Inc.
2b Employer Identification Number (EIN): 23-7056987
2c Plan Sponsor's telephone number: 503-585-6232
2d Business code (see instructions): 624100

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2022) v. 220413

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	731
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)..... h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	500
	6a(2)	396
	6b	0
	6c	356
	6d	752
	6e	0
	6f	752
	6g	710
	6h	25
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2G 3D 2J 2E 2S 2T

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input type="checkbox"/> Trust	(3) <input type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> ¹ A (Insurance Information)
	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

**SCHEDULE A
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
EMPLOYEE BENEFIT PLAN OF MID-WILLAMETTE VALLEY
COMMUNITY ACTION AGENCY, INC.

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
Mid-Willamette Valley Community Action Agency, Inc.

D Employer Identification Number (EIN)
23-7056987

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
Mutual Of America

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-1614399	88668	059921	752	01/01/2022	12/31/2022

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	8,103

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

Seattle
10230 NE Points Drive
Suite 550
Kirkland WA 98033-7808

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	8,103	Incentive Compensation	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	137,428
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	6,426,325

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year	7b	122,401
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c Additions: (1) Contributions deposited during the year	7c(1)	11,444	
	(2) Dividends and credits.....	7c(2)	0
	(3) Interest credited during the year.....	7c(3)	321
	(4) Transferred from separate account.....	7c(4)	4,600
	(5) Other (specify below)..... ▶	7c(5)	

(6) Total additions	7c(6)	16,365
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d Total of balance and additions (add lines 7b and 7c(6))	7d	138,766
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e Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	1,319	
	(2) Administration charge made by carrier.....	7e(2)	19
	(3) Transferred to separate account	7e(3)	0
	(4) Other (specify below)..... ▶	7e(4)	

(5) Total deductions	7e(5)	1,338
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f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	137,428
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Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
 b Dental
 c Vision
 d Life insurance
e Temporary disability (accident and sickness)
 f Long-term disability
 g Supplemental unemployment
 h Prescription drug
i Stop loss (large deductible)
 j HMO contract
 k PPO contract
 l Indemnity contract
m Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received		9a(1)	
(2) Increase (decrease) in amount due but unpaid		9a(2)	
(3) Increase (decrease) in unearned premium reserve		9a(3)	
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid		9b(1)	
(2) Increase (decrease) in claim reserves		9b(2)	
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention	9c(1)(H)		0
(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? Yes No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan EMPLOYEE BENEFIT PLAN OF MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC.	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 Mid-Willamette Valley Community Action Agency, Inc.	D Employer Identification Number (EIN) 23-7056987	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

DWS
 210 West 10th Street

 Kansas City MO 64105

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Fidelity Investments
 82 Devonshire Street

 Boston MA 02109

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Goldman Sachs
 200 West Street

 New York NY 10282

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Mutual of America
 320 Park Ave

 New York NY 10022

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Neuberger Berman
1290 Avenue of the Americas

New York NY 10104

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Invesco
11 Greenway Plaza
Ste. 2500
Houston

TX 77046

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

T. Rowe Price
100 East Pratt Street

Baltimore MD 21202

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Vanguard
100 Vanguard Boulevard

Malvern PA 19355

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

American Century Investments
P.O. Box 419200
4500 Main Street
Kansas City

MO 64141

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

MFS
111 Huntington Avenue

Boston MA 02199

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Delaware Funds by Macquarie
PO Box 9876

Providence RI 02940

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Victory Capital Management Inc.
15935 La Cantera Parkway
Building Two
San Antonio

TX 78256

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

PIMCO
840 Newport Center Drive
Suite 100
Newport Beach CA 92660

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

American Funds
333 South Hope Street
Los Angeles CA 90071-1406

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

Calvert Research and Management
1825 Connecticut Avenue NW
Suite 400
Washington DC 20009

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

Mutual of America Investment Corp
320 Park Avenue

New York NY 10022

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 37 65	Insurance Carrier	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

**SCHEDULE D
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2022

This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan EMPLOYEE BENEFIT PLAN OF MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC.	B Three-digit plan number (PN) ▶	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 Mid-Willamette Valley Community Action Agency, Inc.	D Employer Identification Number (EIN) 23-7056987	

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: Separate Account Number SA1		
b Name of sponsor of entity listed in (a): Mutual of America		
c EIN-PN 13-1614399 001	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6,471,436
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2022 This Form is Open to Public Inspection
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For calendar plan year 2022 or fiscal plan year beginning <u>01/01/2022</u> and ending <u>12/31/2022</u>	
A Name of plan EMPLOYEE BENEFIT PLAN OF MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC.	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 Mid-Willamette Valley Community Action Agency, Inc.	D Employer Identification Number (EIN) <u>23-7056987</u>

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	21,242
(2) Participant contributions.....	1b(2)	94,156
(3) Other	1b(3)	20,113
		3,739
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0
(2) U.S. Government securities	1c(2)	0
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	0
(B) All other.....	1c(3)(B)	0
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	0
(B) Common	1c(4)(B)	0
(5) Partnership/joint venture interests	1c(5)	0
(6) Real estate (other than employer real property)	1c(6)	0
(7) Loans (other than to participants).....	1c(7)	0
(8) Participant loans	1c(8)	33,887
(9) Value of interest in common/collective trusts	1c(9)	73,971
(10) Value of interest in pooled separate accounts	1c(10)	0
(11) Value of interest in master trust investment accounts.....	1c(11)	0
(12) Value of interest in 103-12 investment entities	1c(12)	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	6,971,312
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	6,426,325
(15) Other.....	1c(15)	122,401
		0

		(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:		
(1)	Employer securities.....	1d(1)	
(2)	Employer real property.....	1d(2)	
e	Buildings and other property used in plan operation.....	1e	
f	Total assets (add all amounts in lines 1a through 1e).....	1f	7,168,955 6,824,219
Liabilities			
g	Benefit claims payable.....	1g	
h	Operating payables.....	1h	
i	Acquisition indebtedness.....	1i	
j	Other liabilities.....	1j	
k	Total liabilities (add all amounts in lines 1g through 1j).....	1k	0 0
Net Assets			
l	Net assets (subtract line 1k from line 1f).....	1l	7,168,955 6,824,219

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

		(a) Amount	(b) Total
Income			
a	Contributions:		
(1)	Received or receivable in cash from: (A) Employers.....	2a(1)(A)	523,110
	(B) Participants.....	2a(1)(B)	508,357
	(C) Others (including rollovers).....	2a(1)(C)	32,006
(2)	Noncash contributions.....	2a(2)	0
(3)	Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)	1,063,473
b	Earnings on investments:		
(1)	Interest:		
	(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	0
	(B) U.S. Government securities.....	2b(1)(B)	0
	(C) Corporate debt instruments.....	2b(1)(C)	0
	(D) Loans (other than to participants).....	2b(1)(D)	0
	(E) Participant loans.....	2b(1)(E)	871
	(F) Other.....	2b(1)(F)	323
	(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)	1,194
(2)	Dividends: (A) Preferred stock.....	2b(2)(A)	0
	(B) Common stock.....	2b(2)(B)	0
	(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	0
	(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)	0
(3)	Rents.....	2b(3)	
(4)	Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	0
	(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0
	(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)	0
(5)	Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)	
	(B) Other.....	2b(5)(B)	0
	(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)	0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		-1,092,455
c Other income.....	2c		3,739
d Total income. Add all income amounts in column (b) and enter total.....	2d		-24,049
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	312,584	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		312,584
f Corrective distributions (see instructions).....	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		
i Administrative expenses: (1) Professional fees.....	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Investment advisory and management fees.....	2i(3)		
(4) Other.....	2i(4)	8,103	
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		8,103
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		320,687
Net Income and Reconciliation			
k Net income (loss). Subtract line 2j from line 2d.....	2k		-344,736
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) Unmodified (2) Qualified (3) Disclaimer (4) Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) DOL Regulation 2520.103-8 (2) DOL Regulation 2520.103-12(d) (3) neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: GROVE, MUELLER & SWANK, P.C.

(2) EIN: 93-0874157

d The opinion of an independent qualified public accountant is **not attached** because:

(1) This form is filed for a CCT, PSA, or MTIA. (2) It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.).....

	Yes	No	Amount
4a	X		233,624

		Yes	No	Amount
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		1,000,000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.).....	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.....	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... Yes No
 If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2022 This Form is Open to Public Inspection.
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For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan EMPLOYEE BENEFIT PLAN OF MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC.	B Three-digit plan number (PN)	001
C Plan sponsor's name as shown on line 2a of Form 5500 Mid-Willamette Valley Community Action Agency, Inc.	D Employer Identification Number (EIN) 23-7056987	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): _____

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3	
---	--

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: Hourly Weekly Unit of production Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment.....

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment.....

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
 0-3 years 3-6 years 6-9 years 9-12 years 12-15 years 15-18 years 18-21 years 21 years or more

c What duration measure was used to calculate line 19(b)?
 Effective duration Macaulay duration Modified duration Other (specify): _____

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? Yes No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation _____

Attachment to January 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 401(k) Profit Sharing Plan for Employees of Mid-Willamette Valley Community **EIN:** 23-7056987
Action Agency, Inc. **PN:** 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT American Century Investments VP Capital Appreciation Fund		8,971
*	Mutual of America	GROUP ANNUITY CONTRACT DEEMED LOAN FUND		-944
*	Mutual of America	GROUP ANNUITY CONTRACT DWS Capital Growth VIP		17,815
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Asset Manager Portfolio		2,457
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Contrafund Portfolio		17,992
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Equity-Income Portfolio		9,714
*	Mutual of America	GROUP ANNUITY CONTRACT Fidelity VIP Mid Cap Portfolio		2,917
*	Mutual of America	GROUP ANNUITY CONTRACT Goldman Sachs VIT US Equity Insights Fund		1,860
*	Mutual of America	GROUP ANNUITY CONTRACT Invesco V.I. Main Street Fund		3,273
*	Mutual of America	GROUP ANNUITY CONTRACT LOAN FUND		73,971
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2015 Retirement Fund		18,025
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2020 Retirement Fund		475,055
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2025 Retirement Fund		470,940
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2030 Retirement Fund		680,294
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2035 Retirement Fund		851,056
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2040 Retirement Fund		968,184
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2045 Retirement Fund		619,890
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2050 Retirement Fund		1,159,887
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2055 Retirement Fund		299,955

Attachment to January 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name 401(k) Profit Sharing Plan for Employees of Mid-Willamette Valley Community **EIN:** 23-7056987
Action Agency, Inc. **PN:** 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2060 Retirement Fund		248,556
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America 2065 Retirement Fund		24,249
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Aggressive Allocation Fund		56,665
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America All America Fund		8,834
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Bond Fund		1,202
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Composite Fund		1,834
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Conservative Allocation Fund		9,223
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Equity Index Fund		123,248
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Interest Accumulation Account		138,047
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America International Fund		1,981
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid Cap Value Fund		9,735
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid-Cap Equity Index Fund		36,637
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Mid-Term Bond Fund		13,895
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Moderate Allocation Fund		55,329
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Money Market Fund		11,137
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Retirement Income Fund		26,656
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Growth Fund		571
*	Mutual of America	GROUP ANNUITY CONTRACT Mutual of America Small Cap Value Fund		335
*	Mutual of America	GROUP ANNUITY CONTRACT PIMCO VIT Real Return Portfolio		2,196

Attachment to January 2022 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

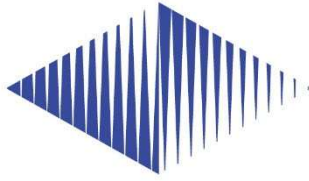
Plan Name 401(k) Profit Sharing Plan for Employees of Mid-Willamette Valley Community **EIN:** 23-7056987
Action Agency, Inc. **PN:** 001

(a)	(b) identity of issuer, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral par, or maturity value.	(d) Cost	(e) Current value
*	Mutual of America	GROUP ANNUITY CONTRACT T. Rowe Price Blue Chip Growth Portfolio		15,855
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Diversified Value Portfolio		26,880
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF International Portfolio		154,350
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Real Estate Index Portfolio		32,147
*	Mutual of America	GROUP ANNUITY CONTRACT Vanguard VIF Total Bond Market Index Portfolio		1,636

***MID-WILLAMETTE VALLEY
COMMUNITY ACTION AGENCY, INC.
401(K) PLAN
FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES
Year Ended December 31, 2022***

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
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GROVE, MUELLER & SWANK, P.C.

Certified Public Accountants and Consultants

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(503) 581-7788 • FAX (503) 581-0152 • www.gms.cpa

INDEPENDENT AUDITOR'S REPORT

Board of Trustees
Mid-Willamette Valley Community Action Agency, Inc. 401(k) Plan
Salem, Oregon

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of the Mid-Willamette Valley Community Action Agency, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statement of changes in net assets available for benefits for the year ended December 31, 2022, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2022 and 2021, and for the year ended December 31, 2022, stating that the certified investment information, as described in the notes to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the plan, and determining that the plan's transactions that are presented and disclosed in the financial statements are in conformity with the plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions and Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of and for the year ended December 31, 2022, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Grove, Mueller & Swank, P.C.

CERTIFIED PUBLIC ACCOUNTANTS

October 13, 2023

FINANCIAL STATEMENTS

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2022 AND 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Investments		
Investments at fair value	\$ 6,426,325	\$ 6,971,312
Insurance company general account	137,428	122,401
	<u>6,563,753</u>	<u>7,093,713</u>
Receivables		
Employer contribution	94,156	21,242
Participant contributions	88,600	20,113
Notes receivable from participants	73,971	33,887
Other receivables	3,739	-
	<u>260,466</u>	<u>75,242</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 6,824,219</u></u>	<u><u>\$ 7,168,955</u></u>

The accompanying notes are an integral part of the financial statements.

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2022

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment income

Net depreciation in fair value of investments	\$ (1,092,455)
Other income	3,739
	<hr/>
<i>Total investment loss</i>	(1,088,716)

Interest income on notes receivable from participants	1,194
	<hr/>
<i>Total</i>	(1,087,522)

Contributions

Employer contributions	523,110
Participant contributions	508,357
Rollover contributions	32,006
	<hr/>
<i>Total Contributions</i>	1,063,473

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	312,584
Administrative expenses	8,103
	<hr/>
<i>Total Deductions</i>	320,687

CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS (344,736)

NET ASSETS AVAILABLE FOR BENEFITS, Beginning of year 7,168,955

NET ASSETS AVAILABLE FOR BENEFITS, End of year \$ 6,824,219

The accompanying notes are an integral part of the financial statements.

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2022

DESCRIPTION OF THE PLAN

The following description of the Mid-Willamette Valley Community Action Agency, Inc. 401(k) Plan (“the Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan was first established effective January 1, 2012. The Plan is a defined contribution plan which is qualified as a cash or deferred arrangement under Section 401(a) and 401(k) of the Internal Revenue Code (the “Code”). The Plan covers all permanent employees of Mid-Willamette Valley Community Action Agency, Inc. who have completed at least 700 hours of service during their first six months of employment and are age eighteen or older. If eligibility requirements are not met within the first six months, the computation period shifts to the Plan year. The Plan is subject to the provisions of ERISA.

Contributions

Plan participants are permitted to make elective deferrals of their total compensation up to the maximum amount which will not cause the Plan to violate the provisions of the Plan or cause the Plan to exceed the maximum amount allowable as a deduction to the employer under Code Section 404. The plan utilizes automatic enrollment for those employees who do not elect otherwise.

Agency contributions are made solely at the discretion of the Board of Directors. It is the policy of the Agency to fund contributions to the Plan on a regular basis as soon as participant deferrals are made and employer contributions are elected.

Participant Accounts

Each participant’s account is credited with the participant’s contribution and allocations of (a) the Agency’s contribution, and (b) plan earnings, and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

All investments of the Plan are participant directed.

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the employer’s contribution portion of their accounts is based on years of continuous service. A participant is 50 percent vested after one year of service and 100 percent vested after two years of service. Additionally, a participant will be fully vested upon reaching age 65 prior to termination of employment, or upon death or disability prior to that date.

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS (Continued)
YEAR ENDED DECEMBER 31, 2022

DESCRIPTION OF THE PLAN (Continued)

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance, whichever is less. The loans are secured by the balance in the participant's account. The loan interest rate, determined at the time the loan is taken out, is set at 2 percent above the prime rate, as defined. Principal and interest is paid ratably through monthly payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or partial distribution thereof, or paid out in installments over a certain period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

The Plan also provides a participant who demonstrates "financial need" with the option of withdrawing an amount against the participant's vested account balance.

Forfeited Accounts

Under the terms of the Plan, forfeitures of non-vested accounts of terminated employees are to be applied to plan expenses or toward employer contributions. During 2022 and 2021 forfeitures resulting from the distribution of non-vested accounts totaled \$3,819 and \$3,068, respectively.

Administrative and Asset Management

Mutual of America Life Insurance Company provides administrative services and holds invested funds. The Board of Trustees and plan administrator control and manage the operation and administration of the Plan.

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS (Continued)
YEAR ENDED DECEMBER 31, 2022

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Pension Committee determines the Plan's valuation policies utilizing information provided by the investment advisers and trustee. See note regarding discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2022.

Payment of Benefits

Benefits are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Agency and are excluded from these financial statements. Fees related to the administration of distributions and notes receivable from participants, record keeping and other costs are charged directly to the participant's account and are included in the administrative expenses. Investment related expenses are included in net appreciation/depreciation of fair value of investments.

Subsequent Events

The Plan has evaluated subsequent events through October 13, 2023, the date the financial statements were available to be issued.

FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.
Level 2	Inputs to the valuation methodology include <ul style="list-style-type: none">• quoted prices for similar assets or liabilities in active markets;• quoted prices for identical or similar assets or liabilities in inactive markets;• inputs other than quoted prices that are observable for the asset or liability;• inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value at December 31, 2022.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. Mutual funds held by the Plan are deemed to be actively traded.

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS (Continued)
YEAR ENDED DECEMBER 31, 2022

FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the plan's assets at fair value as of December 31, 2022 and 2021:

	<i>Assets at Fair Value as of December 31, 2022</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 6,426,325	\$ -	\$ -	\$ 6,426,325

	<i>Assets at Fair Value as of December 31, 2021</i>			
	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
Mutual funds	\$ 6,971,312	\$ -	\$ -	\$ 6,971,312

INFORMATION CERTIFIED BY THE CUSTODIAN (UNAUDITED)

Mutual of America Life Insurance Company, the custodian, holds all investments and executes all investment transactions on behalf of the Plan. Information regarding the value of all cash, investments, investment interest and dividend income and net appreciation/depreciation in the fair value of investments has been certified by the custodian as complete and accurate in accordance with 29 CFR Section 2520.103-5(c) of the DOL's Rules and Regulations for Reporting and Disclosure under Employee Retirement Income Security Act of 1974.

RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by Mutual of America Life Insurance Company. Mutual of America Life Insurance Company is the custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the plan for the investment management services are included in net depreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. The Plan made direct payments to the custodian of \$8,103. The Plan Sponsor pays directly any other fees related to Plan operations. Other parties in interest include the Plan's board of trustees, participants, and anyone performing services for the Plan.

INVESTMENT OPTIONS

Participants are allowed to invest in a variety of investment choices as more fully described in the Plan's literature.

FUNDING POLICY

It is the policy of the plan sponsor to fund contributions to the Plan on a regular basis as soon as employee deferrals are made and employer contributions are elected.

TRUSTEES OF THE PLAN

The Plan provides for trustees to be appointed by the Plan sponsor. These individuals are officers or employees of the Plan sponsor.

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
NOTES TO FINANCIAL STATEMENTS (Continued)
YEAR ENDED DECEMBER 31, 2022

PLAN TERMINATION

Although it has not expressed any intent to do so, the Agency has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their accounts.

TAX STATUS

The Agency has adopted a volume submitter plan document and is relying on the volume submitter sponsor's opinion letter from the Internal Revenue Service dated March 31, 2014. The letter states that the form of the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the opinion letter, the volume submitter sponsor and the plan administrator believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2022, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2019.

RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

SUPPLEMENTAL SCHEDULES

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
 PLAN SPONSOR'S EMPLOYER IDENTIFICATION NUMBER (EIN) 23-7056987, PLAN NUMBER (PN) 001
 Schedule H, Line 4a – Schedule of Delinquent Participant Contributions
 YEAR ENDED DECEMBER 31, 2022

<i>Participant Contributions Transferred Late to the Plan</i>	<i>Total that Constitute Nonexempt Prohibited Transactions</i>			
<i>Check here if Late Participant Loan Repayments are included: X</i>	<i>Contributions not Corrected</i>	<i>Contributions Corrected Outside VFCP</i>	<i>Contributions Pending Correction in VFCP</i>	<i>Total Fully Corrected Under VFCP and PTE 2002-51</i>
\$ 233,624	\$ 233,624	\$ -	\$ -	\$ -

MID-WILLAMETTE VALLEY COMMUNITY ACTION AGENCY, INC. 401(K) PLAN
PLAN SPONSOR'S EMPLOYER IDENTIFICATION NUMBER (EIN) 23-7056987, PLAN NUMBER (PN) 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
DECEMBER 31, 2022

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	American Century VP Capital Appreciation	Mutual fund	**	\$ 8,793
	DWS Capital Growth VIP	Mutual fund	**	17,575
	Fidelity VIP Asset Manager Portfolio	Mutual fund	**	2,447
	Fidelity VIP Contrafund Portfolio	Mutual fund	**	17,813
	Fidelity VIP Equity-Income Portfolio	Mutual fund	**	9,663
	Fidelity VIP Mid Cap Portfolio	Mutual fund	**	2,831
	Goldman Sachs VIT US Equity Insights	Mutual fund	**	1,860
*	Mutual of America 2015 Retirement Fund	Mutual fund	**	17,958
*	Mutual of America 2020 Retirement Fund	Mutual fund	**	473,680
*	Mutual of America 2025 Retirement Fund	Mutual fund	**	468,374
*	Mutual of America 2030 Retirement Fund	Mutual fund	**	676,597
*	Mutual of America 2035 Retirement Fund	Mutual fund	**	845,263
*	Mutual of America 2040 Retirement Fund	Mutual fund	**	962,982
*	Mutual of America 2045 Retirement Fund	Mutual fund	**	616,377
*	Mutual of America 2050 Retirement Fund	Mutual fund	**	1,151,416
*	Mutual of America 2055 Retirement Fund	Mutual fund	**	294,508
*	Mutual of America 2060 Retirement Fund	Mutual fund	**	243,722
*	Mutual of America 2065 Retirement Fund	Mutual fund	**	23,104
*	Mutual of America Agressive Allocation	Mutual fund	**	56,472
*	Mutual of America All America Fund	Mutual fund	**	8,797
*	Mutual of America Bond Fund	Mutual fund	**	1,202
*	Mutual of America Composite Fund	Mutual fund	**	1,834
*	Mutual of America Conservative Allocation	Mutual fund	**	9,193
*	Mutual of America Equity Index Fund	Mutual fund	**	122,625
*	Mutual of America International Fund	Mutual fund	**	1,971
*	Mutual of America Mid Cap Value Fund	Mutual fund	**	9,698
*	Mutual of America Mid-Cap Equity Index	Mutual fund	**	36,581
*	Mutual of America Mid-Term Bond Fund	Mutual fund	**	13,848
*	Mutual of America Moderate Allocation	Mutual fund	**	55,202
*	Mutual of America Money Market Fund	Mutual fund	**	11,047
*	Mutual of America Retirement Income Fund	Mutual fund	**	26,123
*	Mutual of America Small Cap Growth Fund	Mutual fund	**	571
*	Mutual of America Small Cap Value Fund	Mutual fund	**	334
	Invesco Oppenheimer Main Street V A Mainstreet	Mutual fund	**	3,263
	PIMCO VIT Real Return Portfolio	Mutual fund	**	2,185
	TRowe Price Blue Chip Growth Portfolio	Mutual fund	**	15,670
	Vanguard VIF Diversified Value Portfolio	Mutual fund	**	26,869
	Vanguard VIF International Portfolio	Mutual fund	**	154,162
	Vanguard VIF Real Estate Index Portfolio	Mutual fund	**	32,080
	Vanguard Total Bond Market Index Portfolio	Mutual fund	**	1,635
*	Mutual of America Interest Accumulation	Insurance company general account	**	137,428
*	Notes Receivable from Participants	Interest rates of 4.25% - 6.50%	-	73,971
				<u>\$ 6,637,724</u>

* Denotes party in interest.

** Cost information may be omitted with respect to participant directed investments under an individual account plan.