



CLARK SCHAEFER HACKETT
BUSINESS ADVISORS

Northwestern Ohio Community Action Commission, Inc. and Subsidiary

Consolidated Financial Statements and Supplemental Information

December 31, 2021

with Independent Auditors' Report

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INDEPENDENT AUDITORS' REPORT

Board of Directors of
Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Defiance, Ohio

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of Northwestern Ohio Community Action Commission, Inc. (a nonprofit organization) and Subsidiary, which comprise the consolidated statement of financial position as of December 31, 2021, and the related consolidated statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

In our opinion, the consolidated financial statements present fairly, in all material respects, the financial position of Northwestern Ohio Community Action Commission, Inc. and Subsidiary as of December 31, 2021, and the changes in net assets and cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are required to be independent of Northwestern Ohio Community Action Commission, Inc. and Subsidiary and to meet our ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis of our audit opinion.

Responsibilities of Management for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated 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 consolidated financial statements that are free from material misstatement, whether due to fraud or error.

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 Northwestern Ohio Community Action Commission, Inc. and Subsidiary's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 generally accepted auditing standards and *Government Auditing Standards* 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 consolidated financial statements.

In performing an audit in accordance with generally accepted auditing standards and *Government Auditing Standards*, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated 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 Northwestern Ohio Community Action Commission, Inc. and Subsidiary'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 consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Northwestern Ohio Community Action Commission, Inc. and Subsidiary's ability to continue as a going concern for a reasonable period of time.

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.

Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the consolidated financial statements as a whole. The schedule of revenues and expenditures, list of programs and schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. 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 consolidated financial statements. The information has been subjected to the auditing procedures applied in the audit of the consolidated financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the consolidated financial statements or to the consolidated financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the consolidated financial statements as a whole.

Other Reporting Required by Government Auditing Standards

In accordance with *Government Auditing Standards*, we have also issued a report dated August 19, 2022, on our consideration of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting and on our tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements and other matters. The purpose of that report is solely to describe the scope of our testing of internal control over financial reporting and compliance and the results of that testing, and not to provide an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting or on compliance. That report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting and compliance.

Clark, Schaefer, Hackett & Co.

Springfield, Ohio
August 19, 2022

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Financial Position
December 31, 2021

Assets

Current assets:

Cash and cash equivalents	\$	1,447,890
Marketable securities		597,338
Grants receivable		2,024,065
Weatherization inventory		111,634
Prepaid expenses		<u>71,352</u>
		<u>4,252,279</u>

Other assets:

Loans and interest receivable-related parties, net		2,570,000
Stock investments		<u>100</u>
		<u>2,570,100</u>

Property and equipment, net		<u>811,641</u>
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Total assets	\$	<u><u>7,634,020</u></u>
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Liabilities and Net Assets

Current liabilities:

Accounts payable	\$	414,397
Accrued payroll and associated liabilities		294,163
Grant funds received in advance		<u>1,291,227</u>
		1,999,787

Long-term liabilities:

Housing loans payable		<u>2,570,000</u>
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Total liabilities		<u>4,569,787</u>
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Net assets:

Without donor restrictions		2,717,677
With donor restrictions		<u>346,556</u>
Total net assets		<u>3,064,233</u>

Total liabilities and net assets	\$	<u><u>7,634,020</u></u>
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Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Activities
Year Ended December 31, 2021

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Revenues:			
Grant revenue	\$ 1,950	13,431,287	13,433,237
Donations	135,656	-	135,656
Interest income	210,287	-	210,287
Program income	49,868	28,043	77,911
In-kind contributions	-	504,930	504,930
Net assets released from restrictions	<u>13,978,076</u>	<u>(13,978,076)</u>	<u>-</u>
 Total revenues	 <u>14,375,837</u>	 <u>(13,816)</u>	 <u>14,362,021</u>
Program activities:			
Child development	4,716,047	-	4,716,047
Community services	5,596,605	-	5,596,605
Housing and homelessness	993,572	-	993,572
Weatherization and home repair	1,542,742	-	1,542,742
Other community activities	<u>295,964</u>	<u>-</u>	<u>295,964</u>
 Total program expenses	 13,144,930	 -	 13,144,930
Support services:			
Management and general	<u>1,154,387</u>	<u>-</u>	<u>1,154,387</u>
 Total expenses	 <u>14,299,317</u>	 <u>-</u>	 <u>14,299,317</u>
 Change in net assets from operations	 76,520	 (13,816)	 62,704
 Investment income	 <u>55,208</u>	 <u>-</u>	 <u>55,208</u>
 Change in net assets	 131,728	 (13,816)	 117,912
Net assets, beginning of year	<u>2,585,949</u>	<u>360,372</u>	<u>2,946,321</u>
Net assets, end of year	<u>\$ 2,717,677</u>	<u>346,556</u>	<u>3,064,233</u>

See accompanying notes to the consolidated financial statements.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Functional Expenses
Year Ended December 31, 2021

	<u>Program</u>	<u>Management and General</u>	<u>Total</u>
Personnel	\$ 4,881,987	906,876	5,788,863
Consultants/contractual	278,606	72,591	351,197
Travel	127,991	13,466	141,457
Space	323,347	14,708	338,055
Supplies	677,979	35,840	713,819
Equipment	12,089	-	12,089
Lease and maintenance of equipment	111,669	60,203	171,872
Weatherization materials	721,930	-	721,930
Direct assistance	4,816,449	991	4,817,440
Allowance for housing loans	210,287	-	210,287
In-kind expenses	504,930	-	504,930
Other costs	<u>477,666</u>	<u>49,712</u>	<u>527,378</u>
 Total expenses	 \$ <u>13,144,930</u>	 <u>1,154,387</u>	 <u>14,299,317</u>

See accompanying notes to the consolidated financial statements.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Cash Flows
Year Ended December 31, 2021

Cash from operating activities:	
Change in net assets	\$ 117,912
Adjustments to reconcile change in net assets to net cash from operating activities:	
Depreciation	197,839
Realized gain on marketable securities	(8,949)
Unrealized gain on marketable securities	(46,757)
Loss on sale of equipment	10,375
Effects of changes in operating assets and liabilities:	
Grants receivable	(1,465,148)
Weatherization inventory	(6,424)
Prepaid expenses	(14,348)
Accounts payable	(132,912)
Accrued payroll and related expenses	(8,670)
Grant funds received in advance	<u>189,289</u>
Net cash from operating activities	<u>(1,167,793)</u>
Cash from investing activities:	
Purchase of property and equipment	<u>(291,510)</u>
Net change in cash and cash equivalents	(1,459,303)
Cash and cash equivalents, beginning of year	<u>2,907,193</u>
Cash and cash equivalents, end of year	\$ <u><u>1,447,890</u></u>
Supplemental disclosure of cash flow information:	
Non-cash disposal of property and equipment:	
Original cost of disposed property and equipment	\$ <u><u>77,320</u></u>
Accumulated depreciation of disposed property and equipment	\$ <u><u>(66,945)</u></u>

See accompanying notes to the consolidated financial statements.

1. ORGANIZATION:

Northwestern Ohio Community Action Commission, Inc. (NOCAC) was organized as a not-for-profit corporation in 1965. NOCAC was formed to develop and provide resources for the purpose of assisting low-income individuals through a variety of programs. NOCAC is primarily supported through federal and state government grants. Major classes of programs include child and adult care food program, weatherization, home energy assistance, community services block grant, publicly funded childcare, head start, homeless crisis response, and early childhood education.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Principles of consolidation

The consolidated financial statements include the accounts of NOCAC's majority owned subsidiary. All significant intercompany transactions and balances have been eliminated in the consolidation. The consolidated financial statements include the accounts of the following subsidiary at December 31, 2021:

Northwest Ohio Housing Corporation (the Corporation) was formed in 2004, under the laws of the State of Ohio, as a for-profit corporation for the purpose of developing low-income tax credit housing projects. NOCAC has controlling ownership in this corporation as it is owned 75% by NOCAC. The corporation has a 51% general partner ownership in each of the following housing projects: Paigelynn Place, LLC, Villas of Wayne Trail, LLC, Defiance Crossing, LP and Bryan Community Housing, LP. The non-controlling interest is considered immaterial to the consolidated financial statements.

Basis of accounting

The consolidated financial statements of Northwestern Ohio Community Action Commission, Inc. and Subsidiary (the Organization) are prepared using the accrual basis of accounting in accordance U.S. generally accepted accounting principles (GAAP).

Basis of presentation

The consolidated financial statements of the Organization have been prepared in accordance with GAAP, which requires the Organization to report information regarding its financial position and activities according to the following net asset classifications:

- Net assets without donor restrictions: Net assets that are not subject to donor-imposed restrictions and may be expended for any purpose in performing the primary objectives of the Organization. These net assets may be used at the discretion of the Organization's management and the Board of Directors.
- Net assets with donor restrictions: Net assets subject to stipulations imposed by donors, and grantors. Some donor restrictions are temporary in nature; those restrictions that are likely to be met by actions of the Organization or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity. There were no funds required to be maintained in perpetuity at December 31, 2021.

Use of estimates

The preparation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Income taxes

Northwestern Ohio Community Action Commission, Inc. is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. However, income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation as unrelated business income. The Organization's reporting returns are subject to audit by federal and state taxing authorities. No income tax provision has been included in the consolidated financial statements.

The majority owned subsidiary is a corporation that is subject to income taxes. The activity of the corporation is reported separately for tax purposes.

Revenue recognition

Contributions, including promises to give, are considered conditional or unconditional, depending on the nature and existence of any donor or grantor conditions. A contribution or promise to give contains a donor or grantor condition when both of the following are present:

- An explicitly identified barrier, which is more than trivial, that must be overcome before the revenue can be earned and recognized
- An implicit right of return of assets transferred or a right of release of a donor or grantor's obligation to transfer assets promised, if the condition is not met.

Conditional contributions are recognized when the barriers to entitlement are overcome. Unconditional contributions are recognized as revenue when received.

Unconditional contributions or conditional contributions in which the conditions have been substantially met or explicitly waived by the donor are recorded as support with or without donor restrictions, depending on the existence and nature of any donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the consolidated statement of activities and changes in net assets as net assets released from restrictions. Conditional promises to give are recognized only when the conditions on which they depend are substantially met and the promises become unconditional.

In-kind contributions are recorded at fair value and represent donated materials, space and services that create or enhance nonfinancial assets or require specialized skills.

Grant Awards That Are Contributions

Grants that qualify as contributions are recorded as invoiced to the funding sources in accordance with the terms of the award and Accounting Standards Codification (ASC) Topic 605. Revenue is recognized in the accounting period when the related expenses are incurred or conditions are met. Amounts received or receivable in excess of expenses are reflected as a grant funds received in advance.

Grant Awards That Are Exchange Transactions

Exchange transactions are reimbursed based on a predetermined rate for services performed in accordance with the terms of the award and ASC Topic 606. Revenue is recognized when control of the promised goods or services is transferred to the customer (grantor) in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Amounts received in excess of recognized revenue are reflected as a contract liability. The Organization has no grant awards that are exchange transactions.

Revenue recognition (continued)

Program Income

The Organization recognizes revenue from exchange transactions from contracts with customers which includes background checks.

Background checks

The Organization considers the performance obligation to be providing the results of the background check and the performance obligation is satisfied when these services are provided. The Organization recognizes revenue at a point in time when the service is completed.

Interest Income

Interest income is recognized in the accounting period when it is received. NOCAC maintains funds received from various sources in an interest-bearing checking account. The portion of interest earned greater than \$500 on advances of direct federal funds is remitted to the Department of Health and Human Services Payment Management System in accordance with Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*. The interest earned on other funds is included in without donor restrictions funds and is used to support Agency programs.

Functional expense allocation and joint costs

The consolidated financial statements report certain categories of expenses that are attributable to one or more program or supporting function of the Organization. Therefore, these expenses require allocation on a reasonable basis that is consistently applied. Cost allocation methods are as follows:

Personnel: Most employees are charged to programs based on actual hours when possible. For positions where actual hours are allocated to programs, time is charged on the number of employees, number of transactions, number of children, number of applications, or number of providers/families, whichever is most representative for each employee's job description.

Space costs: Space costs (maintenance, depreciation, insurance, etc.) are allocated based on the number of square feet of space each program occupies. Space occupied by administrative staff is allocated to all grants based on time allocations.

Other costs: Other costs are allocated on a full-time equivalency basis.

Cash and cash equivalents

Cash and cash equivalents consist of cash in operating bank accounts and money market investment accounts for consolidated statement of cash flow purposes.

Grants receivable

Grants receivable consist primarily of amounts billed under performance and cost contracts. Amounts are reviewed for collectability by management and an allowance for doubtful accounts is recorded as needed based on collection history and customer attributes. The Organization considers these receivables to be collectible and, therefore, no allowance for uncollectible amounts has been recorded. If amounts become uncollectible, they will be charged to operations when that determination is made.

Weatherization inventory

Weatherization inventory is stated at the lower of cost, determined by the first-in, first-out (FIFO) method, or net realizable value.

Loans/interest receivable – related parties

The Organization has received grant awards from the State of Ohio for housing development. The Organization has loaned these funds to various affiliated limited partnerships (see Note 5). The Organization assesses the collectability of these loans based on the financial condition of the affiliates. As of the year ended December 31, 2021, the Organization has elected to record an allowance for uncollectible accounts of \$2,164,432 due to the uncertain collectability of these balances. The allowance for housing loans expense was \$210,287 for the year ended December 31, 2021.

Property and equipment

Property and equipment are capitalized at cost when purchased and at fair value when donated. Depreciation is provided using the straight-line method over the estimated useful life of the asset. The Organization considers property and equipment to be items with a cost of \$5,000 or more and a useful life of over one year.

Property and equipment purchased with grant funds are owned by the Organization while used in the program for which they were purchased or in other future authorized programs. However, the various funding sources have a reversionary interest in the property and equipment purchased with grant funds. Their disposition, as well as the ownership of any related proceeds is subject to funding source regulations.

3. MARKETABLE SECURITIES:

The following is a summary of marketable securities at December 31, 2021:

	Cost	Fair Value
Mutual funds	\$ <u>484,792</u>	\$ <u>597,338</u>

Due to current market conditions as well as the trading activity of these securities, the market value of the securities is extremely sensitive to assumption changes and market volatility. Accordingly, it is at least reasonably possible that changes in values will occur in the near-term, which could be material.

Investment income is summarized as follows at December 31, 2021:

Interest income, net	\$	(498)
Unrealized gain		46,757
Realized gain		8,949
Investment income	\$	55,208

4. GRANTS RECEIVABLE:

The grants receivable balance as of December 31, 2021, represents amounts due from various funding sources as follows:

Federal programs	\$	1,850,504
State and local programs		<u>173,561</u>
	\$	<u>2,024,065</u>

5. LOANS AND INTEREST RECEIVABLE – RELATED PARTIES, NET:

As of December 31, 2021, the Organization had the following outstanding receivable balances with related parties:

		<u>Notes Receivable</u>		<u>Interest Receivable</u>
Bryan Community Housing LP, interest computed at 1% compounded semi-annually, due December 2046.	\$	700,000	\$	55,016
Defiance Crossing LP, interest computed at 5% compounded semi-annually, due December 2040.		550,000		361,466
Paigelynn Place LLC, interest computed at 6% compounded semi-annually, due December 2036.		770,000		1,204,125
Villas of Wayne Trail, LLC, interest computed at 4.68% compounded annually, due December 2036.		<u>550,000</u>		<u>543,825</u>
		2,570,000		2,164,432
Allowance for uncollectible accounts		<u>-</u>		<u>(2,164,432)</u>
Loans and interest receivable - related parties, net	\$	<u>2,570,000</u>	\$	<u>-</u>

6. FINANCING RECEIVABLES AND THE ALLOWANCE FOR CREDIT LOSSES:

The Organization considers the portfolio of loans receivable in Note 5 to related tax credit projects to be impaired due to the uncertainty in cash flow of the borrower and the ultimate outcome and valuation on the transfer of the property at year fifteen which is used to settle any unpaid amounts due on the loan. Principal and interest payments are contingent based on cash flow of the tax credit projects and therefore, are not considered past due according to the Organization's policy and terms of the loans. The Organization's recorded investment in impaired loans that have a related allowance for credit losses at December 31, 2021 was \$2,164,432. The amount of interest income recognized on impaired loans during the year ended December 31, 2021 was \$210,287 of which an allowance of \$210,287 has been recorded.

7. PROPERTY AND EQUIPMENT:

A summary of property and equipment as of December 31, 2021, is as follows:

Land, buildings and improvements	\$	2,236,281
Vehicles		1,290,359
Equipment		<u>217,781</u>
Subtotal		3,744,421
Accumulated depreciation		<u>(2,932,780)</u>
Property and equipment, net	\$	<u><u>811,641</u></u>

8. HOUSING LOANS PAYABLE:

Housing loan payable to OHFA, with principal and interest based on cash flows and due from Bryan Community Housing LP. Final maturity is December 2046.	\$	700,000
Housing loan payable to OHFA, with principal and interest based on cash flows and due from Defiance Crossing LP. Final maturity is December 2040.		550,000
Housing loan payable to OHFA, with principal and interest based on cash flows and due from Paigelynn Place LLC. Final maturity is December 2036.		770,000
Housing loan payable to OHFA, with principal and interest based on cash flows and due from Villas of Wayne Trail, LLC. Final maturity is December 2036.		<u>550,000</u>
Housing loans payable	\$	<u><u>2,570,000</u></u>

The Organization has placed the housing loans payable on nonaccrual status as payments are contingent based on cash flow of the low-income tax credit housing projects.

9. OPERATING LEASE AGREEMENTS:

The Organization leases various facilities for operations of its programs. Lease expense for the year ended December 31, 2021, was \$92,611. The future minimum lease obligations are as follows:

2022	\$	54,885
2023		20,080
2024		16,500
2025		16,500
2026		16,500
Thereafter		<u>198,000</u>
	\$	<u><u>322,465</u></u>

10. RETIREMENT PLAN:

The Organization established a 403(b)-retirement plan, effective January 1, 1988, that covers all employees who work a minimum of 20 hours per week. Eligible employees receive matching contributions from the Organization after 90 days of employment up to 6% of annual wages. The Organization's contribution to the plan totaled \$179,092 in 2021.

11. NET ASSETS WITH DONOR RESTRICTIONS:

Net assets with donor restrictions are available for the following purposes as of December 31, 2021:

Subject to expenditure for specific purpose:	
Child development	\$ 257,703
Community services	41,222
Weatherization and home repair	<u>47,631</u>
Total net assets with donor restrictions:	<u>\$ 346,556</u>

12. IN-KIND CONTRIBUTIONS:

The Organization received donated space, supplies, and professional services. Early Childhood Education funds of \$272,738 were recognized for the year ended December 31, 2021. Professional services valued at \$47,747 were recognized for the year ended December 31, 2021. The Organization uses various facilities for which no rent is paid, or a nominal fee is paid to cover utilities as well as receiving donated equipment. The estimated fair value of donated facilities and equipment is \$182,250 for the year ended December 31, 2021. The Organization also received donated supplies and transportation services valued at \$2,195 for the year ended December 31, 2021.

Additional donated services have not been recognized in the consolidated financial statements as they did not meet the criteria for recognition, however, are still able to be used to meet programmatic matching requirements. The fair value of donated services received for the Head Start program but not recognized totaled \$509,026.

13. CONCENTRATION OF RISK:

The Organization depends on grants from federal, state and local sources for its continued existence. The Head Start Program, funded through the Department of Health and Human Services, the Home Energy Assistance Program, funded through the Ohio Development Services Agency, and the Consolidated Appropriations Act Home Relief Grant, funded through the Ohio Development Services Agency, provide approximately 27%, 13%, and 19%, respectively, of the Organization's revenue.

14. COMMITMENTS AND CONTINGENCIES:

NOCAC participates in a number of federally assisted and state grant programs. These programs are subject to program compliance audits by the grantors and their representatives. Any disallowed costs may constitute a liability of NOCAC. Grant commitments consisted of approximately \$12,715,000 as of December 31, 2021.

15. CORONAVIRUS PANDEMIC:

The Coronavirus Disease (COVID-19) pandemic outbreak is having a broad impact on community action agencies in the United States. The extent of the impact of COVID-19 on the Organization's operational and financial performance will depend on certain developments, including the duration and spread of the outbreak. The extent to which COVID-19 may impact the Organization's financial condition or results of operations is uncertain at this time.

16. FAIR VALUE MEASUREMENTS:

Fair value is defined as 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. A fair value measurement assumes that the transaction to sell the asset or transfer the liability occurs in the principal market for the asset or liability or, in the absence of a principal market, the most advantageous market. Valuation techniques that are consistent with the market, income or cost approach are used to measure fair value. The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels:

- *Level 1 inputs* utilize quoted prices in active markets for identical assets or liabilities.
- *Level 2 inputs* are based on significant other observable inputs.
- *Level 3 inputs* are based on significant unobservable inputs.

Fair value methods and assumptions are set forth below for each type of investment.

Exchange-traded funds: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual Funds: Valued at the daily net asset value (NAV) published by the U.S. Securities and Exchange Commission. The mutual funds held by the Organization are deemed to be actively traded.

Fair values of mutual funds are determined by obtaining quoted prices on nationally recognized securities exchanges.

<u>Description</u>	<u>Fair Value Measurements at Reporting Date Using</u>			
	<u>12/31/21</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>
Marketable securities:				
Exchange-traded funds	\$ 10,985	10,985	-	-
Mutual funds:				
Equity growth	92,000	92,000	-	-
Equity value	107,125	107,125	-	-
Equity international	82,244	82,244	-	-
Equity blend	27,208	27,208	-	-
Fixed income bond	<u>277,776</u>	<u>277,776</u>	<u>-</u>	<u>-</u>
Total marketable securities	\$ <u>597,338</u>	<u>597,338</u>	<u>-</u>	<u>-</u>

17. AVAILABILITY OF FINANCIAL ASSETS:

The Organization is substantially supported by federal, state and local grant and contract revenue and earned revenue generated from the Organization's programs. As part of the Organization's liquidity management, it has a policy to structure its financial assets to be available as its general expenditures, liabilities, and other obligations come due. In addition, the Organization invests cash in marketable securities as deemed appropriate.

Financial assets:	
Cash and cash equivalents	\$ 1,447,890
Marketable securities	597,338
Grants receivable	<u>2,024,065</u>
Financial assets available at year-end	4,069,293
Less those unavailable for general expenditures within one year due to donor imposed restrictions:	
Assets subject to expenditure for specific purpose	<u>346,556</u>
Financial assets available to meet cash needs for general expenditures within one year	\$ <u><u>3,722,737</u></u>

18. UPCOMING PRONOUNCEMENT:

In February 2016, the Financial Accounting Standards Board (FASB) issued Accounting Standards Update (ASU) No. 2016-02, *Leases*. The standard requires all leases with lease terms over 12 months to be capitalized as a right-of-use asset and lease liability on the statement of financial position at the date of the lease commencement. Leases will be classified as either financing or operating. This distinction will be relevant for the pattern of expense recognition in the statement of activities. This standard will be effective for the Organization's year ending December 31, 2022.

In September 2020, the FASB issued ASU No. 2020-07, *Presentation and Disclosures by Not-for-Profit Entities for Contributed Nonfinancial Assets*. The standard requires contributed nonfinancial assets be presented as a separate line item in the statement of activities, apart from contributions of cash and other financial assets. The standard will be effective for the Organization's year ending December 31, 2022.

The Organization is currently in the process of evaluating the impact of adoption of these ASUs on the consolidated financial statements.

19. SUBSEQUENT EVENT:

The Organization evaluates events and transactions occurring subsequent to the date of the consolidated financial statements for matters requiring recognition or disclosure in the financial statements. The accompanying financial statements consider events through August 19, 2022, the date which the consolidated financial statements were available to be issued.

On August 1, 2022, the Organization entered into a Purchase Agreement to purchase a property in Defiance, Ohio for \$300,000. The property is expected to be used for programmatic and administrative purposes and will be purchased without obtaining new debt.

FEDERAL PROGRAMS

	Department of Agriculture				Department of Housing & Urban Development				
	Ohio Department of Education		Fulton County Dept of JFS		Ohio Department of Development		Ohio Department of Development		
	10.558	10.559	10.561	14.228	14.231	14.231	14.231		
	CACFP USDA 073387	CACFP USDA 073387	Food Service Program 073387	Food Assist. Employment & Training 2021	Community Development Block Grant N-D-20-6AQ-1	Emergency Solutions Grant N-L-19-6AQ-2	COVID-19 Homeless Crisis Response Program N-L-20-6AQ-5	COVID-19 Emergency Solutions Grant N-L-20-6AQ-4	14.231 Subtotal
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
Total	138,256	85,215	223,471	425	579,699	77,282	158,278	233,412	468,972
REVENUES	138,256	85,215	223,471	425	579,699	77,282	158,278	233,412	468,972
Grant revenue	138,256	85,215	223,471	425	579,699	77,282	158,278	233,412	468,972
Donations	-	-	-	-	-	-	-	-	-
Interest income	-	-	30	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-
Total revenues	138,256	85,215	223,471	425	579,699	77,282	158,278	233,412	468,972
EXPENSES	43,442	25,202	68,644	425	36,693	22,157	55,984	31,314	109,455
Personnel	-	-	-	-	328	590	565	-	1,155
Consultants/contractual	-	-	-	-	330	2,456	2,291	1,360	6,107
Travel	-	-	4,349	-	-	1,478	949	7,393	9,820
Space	94,814	48,354	143,168	-	5,279	430	897	4,138	5,465
Supplies	-	11,659	11,659	-	-	-	-	-	-
Equipment	-	-	-	-	96	1,389	759	679	2,827
Lease and maintenance of equipment	-	-	-	-	-	-	-	-	-
Weatherization materials	-	-	-	-	532,682	25,995	82,578	176,083	284,656
Direct assistance	-	-	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-
Other costs	-	-	-	-	104	542	355	1,466	2,363
Total program expenses	138,256	85,215	223,471	425	575,512	55,037	144,378	222,433	421,848
Management and general	-	-	-	-	4,187	22,245	13,900	10,979	47,124
Total expenses	138,256	85,215	223,471	425	579,699	77,282	158,278	233,412	468,972
Change in net assets from operations	62,704	-	-	-	-	-	-	-	-
Investment income	55,208	-	-	-	-	-	-	-	-
Change in net assets	117,912	-	-	-	-	-	-	-	-
Net assets - beginning of year	2,946,321	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-
Net assets - end of year	\$ 3,064,233	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS

	Department of Health & Human Services										
	Williams County Dept of JFS					Fulton County Dept of JFS					COHHIO
	Van Wert Cty Dept of JFS					Fulton County Dept of JFS					
	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	93,558	
Housing Coordination Services	Housing Coordination Services	Housing Coordination Services	Housing Coordination Services	Housing Coordination Services	Housing Coordination Services	AFDC Fulton County	AFDC Fulton County	TANF Housing Now	TANF Housing Now	93,558 Subtotal	
REVENUES											
Grant revenue	2,552	2,972	3,914	952	2,391	33,770	26,475	22,060	36,011	131,963	
Donations	-	-	-	-	-	-	-	-	-	-	
Interest income	-	-	-	-	-	-	-	-	-	-	
Program income	-	-	-	-	-	-	-	-	-	-	
In-kind contributions	-	-	-	-	-	-	-	-	-	-	
Total revenues	2,552	2,972	3,914	952	2,391	33,770	26,475	22,060	36,011	131,963	
EXPENSES											
Personnel	2,284	2,617	3,731	847	2,247	22,501	19,837	7,171	5,755	67,822	
Consultants/contractual	24	-	22	-	-	140	140	83	-	409	
Travel	43	46	-	-	24	229	158	929	1,178	2,607	
Space	56	45	70	52	62	399	395	122	164	1,397	
Supplies	138	173	84	-	-	876	320	259	7	1,857	
Equipment	-	-	-	-	-	-	-	-	-	-	
Lease and maintenance of equipment	3	4	5	6	3	298	769	24	-	1,113	
Weatherization materials	-	-	-	-	-	-	-	-	-	-	
Direct assistance	-	-	-	-	-	-	-	13,072	26,931	40,003	
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	
In-kind expenses	-	-	-	-	-	-	-	-	-	-	
Other costs	4	87	2	47	4	4,116	108	400	18	4,787	
Total program expenses	2,552	2,972	3,914	952	2,340	28,559	21,727	22,060	34,053	119,995	
Management and general	-	-	-	-	51	5,211	4,748	-	1,958	11,968	
Total expenses	2,552	2,972	3,914	952	2,391	33,770	26,475	22,060	36,011	131,963	
Change in net assets from operations	-	-	-	-	-	-	-	-	-	-	
Investment income	-	-	-	-	-	-	-	-	-	-	
Change in net assets	-	-	-	-	-	-	-	-	-	-	
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	
Interfund transfers	-	-	-	-	-	-	-	-	-	-	
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	

FEDERAL PROGRAMS

Department of Health & Human Services

Ohio Department of Development

93,568

	Weatherization Assistance H20-113 (26)	Weatherization Assistance H21-113 (27)	Weatherization Assistance Enhancement 20-HE-113 (28)	Weatherization Assistance Enhancement 21-HE-113 (29)	HEAP Administration 21-HA-117 (30)	HEAP Administration 22-HA-117 (31)	HEAP Emergency 21-HE-217 (32)	HEAP Emergency 22-HE-217 (33)	HEAP Crisis Cooling 21-HC-217 (34)	93,568 Subtotal
REVENUES										
Grant revenue	286,184	176,213	88,204	127,249	332,016	152,875	187,084	257,184	237,886	1,844,895
Donations	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-
Program income	175	167	-	-	-	-	-	-	-	342
In-kind contributions	-	-	-	-	-	-	-	-	-	-
Total revenues	286,359	176,380	88,204	127,249	332,016	152,875	187,084	257,184	237,886	1,845,237
EXPENSES										
Personnel	55,026	97,564	270	1,529	208,849	98,395	-	-	-	461,633
Consultants/contractual	35,802	14,385	21,518	64,133	6,731	7,610	-	-	-	150,179
Travel	357	-	-	-	974	956	-	-	-	2,287
Space	1,715	2,357	-	-	14,148	7,450	-	-	-	25,670
Supplies	8,888	6,014	-	-	14,622	3,708	4,325	6,167	63,692	107,416
Equipment	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	3,874	6,403	-	-	5,993	4,158	-	-	-	20,428
Weatherization materials	146,280	28,532	65,321	59,745	-	-	-	-	-	299,878
Direct assistance	-	-	-	-	-	-	182,759	251,017	174,194	607,970
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-
Other costs	15,035	14,234	-	-	726	250	-	-	-	30,245
Total program expenses	266,977	169,489	87,109	125,407	252,043	122,527	187,084	257,184	237,886	1,705,706
Management and general	19,382	6,891	1,095	1,842	79,973	30,348	-	-	-	139,531
Total expenses	286,359	176,380	88,204	127,249	332,016	152,875	187,084	257,184	237,886	1,845,237
Change in net assets from operations	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-
Change in net assets	-	-	-	-	-	-	-	-	-	-
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	-	-	-	-

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Revenues and Expenditures (Continued)
Year Ended December 31, 2021

FEDERAL PROGRAMS													
Department of Health and Human Services													
Ohio Department of Development		Williams City			Van Wert County			Auglaize County			Defiance/Paulding Counties		
		Dept of JFS			of JFS			Dept of JFS			Consolidated JFS		
93,569											93,575		
	CSBG	AFDC	AFDC	AFDC	AFDC	AFDC	AFDC	AFDC	AFDC	AFDC	AFDC	AFDC	AFDC
COVID-19	2020-18	2021-18	Subtotal	Williams County (37)	Van Wert County (38)	Van Wert County (39)	Auglaize County (40)	Auglaize County (41)	Paulding Counties (42)	Defiance & Paulding Counties (43)	Hancock County (44)	Hancock County (45)	
	(36)		93,569										
Grant revenue	224,364	526,831	751,195	25,226	6,115	19,414	22,345	4,428	18,923	53,649	46,691	43,944	
Donations	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	1,216	1,216	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	224,364	528,047	752,411	25,226	6,115	19,414	22,345	4,428	18,923	53,649	46,691	43,944	
EXPENSES													
Personnel	18,547	252,641	271,188	13,821	3,489	11,918	10,628	3,688	14,923	41,799	33,247	35,433	
Consultants/contractual	795	2,735	3,530	140	35	105	105	35	70	211	211	211	
Travel	2,085	5,698	7,783	97	-	45	224	-	204	43	374	244	
Space	18,421	27,288	45,689	444	131	337	312	131	262	633	600	740	
Supplies	74,377	47,784	122,161	407	58	204	316	55	247	917	1,931	720	
Equipment	-	9,097	9,097	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	4,923	9,562	14,485	388	72	290	273	72	433	1,217	453	1,080	
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct assistance	56,992	65,335	122,327	-	-	-	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Other costs	1,124	16,481	17,605	8,250	1,884	5,369	8,669	8	17	2,741	3,541	266	
Total program expenses	177,264	436,601	613,865	23,547	5,669	18,268	20,527	3,989	16,156	47,561	40,357	38,694	
Management and general	47,100	91,446	138,546	1,679	446	1,146	1,818	439	2,767	7,526	6,334	5,250	
Total expenses	224,364	528,047	752,411	25,226	6,115	19,414	22,345	4,428	18,923	55,087	46,691	43,944	
Change in net assets from operations	-	-	-	-	-	-	-	-	-	(1,438)	-	-	
Investment income	-	-	-	-	-	-	-	-	-	-	-	-	
Change in net assets	-	-	-	-	-	-	-	-	-	(1,438)	-	-	
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-	-	
Interfund transfers	-	-	-	-	-	-	-	-	-	1,438	-	-	
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-	-	

		FEDERAL PROGRAMS									
		Department of Health & Human Services									
		93.600									
Hardin Cty Dpt of JFS		93.600									
93.575		93.600									
	AFDC Hardin County (46)	AFDC Hardin County (47)	93.575 Subtotal	Early Head Start Training & Tech Assist 05CH011563-01 (48)	Head Start and Early Head Start 05CH011563-01 (49)	Head Start Training & Tech Assist 05CH011563-01 (50)	COVID-19 Head Start 05CH011563-01 (51)	COVID-19 / ARPA Head Start 05CH011563-01 (52)	93.600 Subtotal		
REVENUES											
Grant revenue	19,841	21,485	282,061	5,557	3,736,607	31,228	110,436	66,966	3,950,794		
Donations	-	-	-	-	11,249	-	-	-	11,249		
Interest income	-	-	-	-	-	-	-	-	-		
Program income	-	-	-	-	266	-	-	-	266		
In-kind contributions	-	-	-	-	975,310	-	-	-	975,310		
Total revenues	19,841	21,485	282,061	5,557	4,723,432	31,228	110,436	66,966	4,937,619		
EXPENSES											
Personnel	12,829	16,733	198,508	-	2,473,105	2,214	100,139	-	2,575,458		
Consultants/contractual	70	70	1,263	-	12,446	-	-	15,853	28,299		
Travel	237	241	1,709	5,557	42,683	27,296	840	-	76,376		
Space	200	247	4,037	-	163,257	-	-	10,987	174,244		
Supplies	460	212	5,527	-	167,220	101	9,457	14,611	191,389		
Equipment	-	-	-	-	153,394	-	-	-	153,394		
Lease and maintenance of equipment	148	553	4,979	-	57,589	-	-	-	57,589		
Weatherization materials	-	-	-	-	-	-	-	-	-		
Direct assistance	-	-	-	-	9,180	-	-	-	9,180		
Allowance for housing loans	-	-	-	-	-	-	-	-	-		
In-kind expenses	-	-	-	-	975,310	-	-	-	975,310		
Other costs	1,962	53	32,760	-	129,550	1,617	-	25,515	156,682		
Total program expenses	15,906	18,109	248,783	5,557	4,183,734	31,228	110,436	66,966	4,397,921		
Management and general	3,935	3,376	34,716	-	539,698	-	-	-	539,698		
Total expenses	19,841	21,485	283,499	5,557	4,723,432	31,228	110,436	66,966	4,937,619		
Change in net assets from operations	-	-	(1,438)	-	-	-	-	-	-		
Investment income	-	-	-	-	-	-	-	-	-		
Change in net assets	-	-	(1,438)	-	-	-	-	-	-		
Net assets - beginning of year	-	-	-	-	-	-	-	-	-		
Interfund transfers	-	-	1,438	-	-	-	-	-	-		
Net assets - end of year	-	-	-	-	-	-	-	-	-		

FEDERAL PROGRAMS

		U.S. Department of Homeland Security							
		Emergency Food & Shelter National Board							
		97,024							
		COVID-19 EFSP Defiance Co. 38-6878-00 (53)	COVID-19 EFSP Paulding Co. 37-6834-00 (55)	COVID-19 EFSP Fulton Co. 37-6746-00 (56)	COVID-19 EFSP Henry Co. 37-6766-00 (57)	COVID-19 EFSP Williams Co. 37-6888-00 (58)	97,024 Subtotal	GAAP Accounting (59)	Total Federal Programs
REVENUES									
Grant revenue		5,000	1,472	24,467	20,791	1,094	57,691	-	12,153,391
Donations		-	-	-	-	-	-	-	11,279
Interest income		-	-	-	-	-	-	-	-
Program income		-	-	-	-	-	-	(10,375)	(8,551)
In-kind contributions		-	-	-	-	-	-	(509,026)	504,930
Total revenues		5,000	1,472	24,467	20,791	1,094	57,691	(519,401)	12,661,049
EXPENSES									
Personnel		-	-	-	-	-	-	-	4,253,500
Consultants/contractual		-	-	-	-	-	-	-	227,566
Travel		-	-	-	-	-	-	-	114,320
Space		-	-	(80)	-	-	(80)	5,915	292,086
Supplies		-	-	-	-	-	-	-	629,272
Equipment		-	-	-	-	-	-	(162,061)	12,089
Lease and maintenance of equipment		-	-	-	-	-	-	-	103,166
Weatherization materials		-	-	-	-	-	-	-	428,283
Direct assistance		5,000	1,472	24,547	20,791	1,094	57,771	-	4,699,910
Allowance for housing loans		-	-	-	-	-	-	-	-
In-kind expenses		-	-	-	-	-	-	(509,026)	504,930
Other costs		-	-	-	-	-	-	151,207	396,556
Total program expenses		5,000	1,472	24,467	20,791	1,094	57,691	(513,965)	11,661,678
Management and general		-	-	-	-	-	-	-	1,015,418
Total expenses		5,000	1,472	24,467	20,791	1,094	57,691	(513,965)	12,677,096
Change in net assets from operations		-	-	-	-	-	-	(5,436)	(16,047)
Investment income		-	-	-	-	-	-	-	-
Change in net assets		-	-	-	-	-	-	(5,436)	(16,047)
Net assets - beginning of year		-	-	-	-	-	-	263,139	263,139
Interfund transfers		-	-	-	-	-	-	-	10,611
Net assets - end of year		-	-	-	-	-	-	257,703	257,703

STATE & LOCAL PROGRAMS

	Homeless Crisis Response Program S-L-19-6AQ-1 (60)	Homeless Crisis Response Program S-L-19-6AQ-3 (61)	Homeless Crisis Response Program S-R-19-6AQ-1 (63)	Supportive Housing Program S-Y-19-6AQ-1 (64)	Partnership in Assistance to the Homeless (65)	Partnership in Assistance to the Homeless (66)	OHFA Emergency Housing Assistance Program (67)	AOOA Home Repair Program (68)	AOOA Emergency Home Repair Program (69)
REVENUES									
Grant revenue	27,223	112,350	54,333	31,869	30,356	33,459	21,286	3,325	23,000
Donations	-	-	-	-	25	1,088	-	-	-
Interest income	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-
Total revenues	27,223	112,350	54,333	31,869	30,381	34,547	21,286	3,325	23,000
EXPENSES									
Personnel	18,105	31,017	874	29,409	18,190	14,091	8,039	-	702
Consultants/contractual	2,000	109	22,221	237	-	-	-	680	11,605
Travel	26	4,240	-	574	-	-	51	-	-
Space	4,400	276	(4)	319	7,295	8,330	-	-	-
Supplies	378	1,127	-	36	160	129	-	-	-
Equipment	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	2,226	304	(1)	73	602	431	-	-	-
Weatherization materials	-	-	28,021	-	-	-	12,819	2,287	10,364
Direct assistance	-	68,427	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-
Other costs	88	75	-	-	536	1,200	-	-	-
Total program expenses	27,223	105,575	51,111	30,648	26,783	24,181	20,909	2,967	22,671
Management and general	-	6,775	3,222	1,221	3,598	10,366	377	61	-
Total expenses	27,223	112,350	54,333	31,869	30,381	34,547	21,286	3,028	22,671
Change in net assets from operations	-	-	-	-	-	-	-	297	329
Investment income	-	-	-	-	-	-	-	-	-
Change in net assets	-	-	-	-	-	-	-	297	329
Net assets - beginning of year	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	(297)	(329)
Net assets - end of year	-	-	-	-	-	-	-	-	-

STATE & LOCAL PROGRAMS

	Early Childhood Education NOCAC 073387 (70)	Early Childhood Education NOCAC 073387 (71)	Early Childhood Education Montpelier 40815 (72)	Early Childhood Education Montpelier 40815 (73)	Housewarming Program (74)	Housewarming Program (75)	United Way Summer Food Program (76)	United Way Williams County (77)	United Way Defiance County (78)	United Way Defiance County (79)
REVENUES										
Grant revenue	111,193	123,267	19,492	18,450	60	271	17,437	2,700	13,965	9,079
Donations	-	-	-	-	-	-	2,000	-	-	100
Interest income	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-
Total revenues	111,193	123,267	19,492	18,450	60	271	19,437	2,700	13,965	9,179
EXPENSES										
Personnel	92,698	99,265	14,729	14,522	-	271	-	623	12,095	6,002
Consultants/contractual	117	140	47	59	-	-	-	-	44	-
Travel	731	1,255	925	199	-	-	-	-	34	13
Space	302	493	151	198	-	-	-	-	54	-
Supplies	506	108	183	18	-	-	19,437	394	3	908
Equipment	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	896	2,075	28	240	-	-	-	-	13	-
Weatherization materials	-	-	-	-	60	-	-	-	-	-
Direct assistance	-	-	-	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-
Other costs	626	1,762	156	150	-	-	-	1,683	3,222	4,782
Total program expenses	95,876	105,098	16,219	15,386	60	271	19,437	2,700	15,465	11,705
Management and general	15,317	18,169	3,273	3,064	-	-	-	-	-	-
Total expenses	111,193	123,267	19,492	18,450	60	271	19,437	2,700	15,465	11,705
Change in net assets from operations	-	-	-	-	-	-	-	-	(1,500)	(2,526)
Investment income	-	-	-	-	-	-	-	-	-	-
Change in net assets	-	-	-	-	-	-	-	-	(1,500)	(2,526)
Net assets - beginning of year	-	-	-	-	-	-	-	-	4,026	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	-	-	2,526	(2,526)

STATE & LOCAL PROGRAMS

	United Way Van Wert County (80)	United Way Van Wert County (81)	United Way Fulton County (82)	United Way Fulton County (83)	United Way Paulding County (84)	United Way Paulding County (85)	United Way Henry County (86)	Electric Partnership Program 20-EPP-14 (87)	Electric Partnership Program 21-EPP-14 (88)	Toledo Edison (89)	Toledo Edison (90)	AEP (91)	OHFA Utilities Assistance Plus (92)
REVENUES													
Grant revenue	1,292	1,601	-	7,500	204	1,416	-	86,567	72,325	118,977	104,588	3,363	49,555
Donations	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	1,292	1,601	-	7,500	204	1,416	-	86,567	72,325	118,977	104,588	3,363	49,555
EXPENSES													
Personnel	439	232	-	322	-	212	128	35,645	28,279	1,763	2,244	402	-
Consultants/contractual	-	-	-	-	-	-	-	-	182	2,863	2,123	-	-
Travel	199	-	-	-	-	-	-	57	43	-	328	-	-
Space	-	-	-	-	-	-	-	109	-	-	-	-	-
Supplies	120	98	-	-	-	209	-	28	150	-	-	-	-
Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	-	-	-	-	-	-	-	25	424	-	-	-	-
Weatherization materials	-	-	-	-	-	-	-	46,116	29,567	82,606	81,757	50	-
Direct assistance	503	-	-	8,751	204	-	-	-	-	-	-	-	17,778
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Other costs	31	1,271	1,031	1,213	-	995	360	1,473	1,554	-	-	-	-
Total program expenses	1,292	1,601	1,031	10,286	204	1,416	488	83,453	60,199	87,232	86,452	452	17,778
Management and general	-	-	-	-	-	-	-	9,547	12,126	2,283	2,148	84	134
Total expenses	1,292	1,601	1,031	10,286	204	1,416	488	93,000	72,325	89,515	88,600	536	17,912
Change in net assets from operations	-	-	(1,031)	(2,786)	-	-	(488)	(6,433)	-	29,462	15,988	2,827	31,643
Investment income	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in net assets	-	-	(1,031)	(2,786)	-	-	(488)	(6,433)	-	29,462	15,988	2,827	31,643
Net assets - beginning of year	-	-	4,283	-	-	-	(2,257)	8,555	-	8,555	-	-	-
Interfund transfers	-	-	-	-	-	-	(1,105)	6,433	-	(38,017)	-	(2,827)	-
Net assets - end of year	-	-	3,252	(2,786)	-	-	(3,850)	-	-	-	15,988	-	31,643

STATE & LOCAL PROGRAMS

	Housing Coordination Services (93)	Housing Coordination Services (94)	Suburban Natural Gas (95)	Financial Empowerment (96)	Teach Arts Ohio (97)	LISC 48963-0002 (98)	LISC 48963-0003 (99)	LISC Promedica (100)	Rent Smart (101)	Catholic Foundation (102)	Housing Support (103)	State & Local Subtotal
REVENUES												
Grant revenue	522	112	(2,000)	2,500	9,000	55,000	4,741	72,440	3,286	-	1,428	1,277,896
Donations	-	-	-	2,500	-	-	-	-	-	-	11,051	16,764
Interest income	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-	-
Total revenues	522	112	(2,000)	5,000	9,000	55,000	4,741	72,440	3,286	-	12,479	1,294,660
EXPENSES												
Personnel	522	105	-	9,155	-	50,512	-	53,611	-	19,636	3,801	594,145
Consultants/contractual	-	-	-	-	6,000	1,348	-	-	-	596	7	50,378
Travel	-	1	-	381	-	326	-	1,918	-	20	80	11,401
Space	-	3	-	-	-	-	-	-	-	-	-	22,528
Supplies	-	-	-	206	-	230	4,741	4,915	-	1,512	-	35,596
Equipment	-	-	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	-	-	-	-	-	-	-	430	-	-	-	7,766
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-	293,647
Direct assistance	-	-	-	3,000	3,000	-	-	-	3,286	650	-	105,599
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-	-
Other costs	-	-	-	6,241	-	397	-	1,366	-	8,214	-	38,426
Total program expenses	522	109	-	18,983	9,000	52,813	4,741	62,240	3,286	30,628	3,888	1,159,486
Management and general	-	3	-	-	-	2,187	-	10,200	-	-	-	107,412
Total expenses	522	112	(2,000)	18,983	9,000	55,000	4,741	72,440	3,286	30,628	3,888	1,266,898
Change in net assets from operations	-	-	-	(13,983)	-	-	-	-	-	(30,628)	8,591	21,762
Investment income	-	-	-	-	-	-	-	-	-	-	-	-
Change in net assets	-	-	(2,000)	(13,983)	-	-	-	-	-	(30,628)	8,591	27,762
Net assets - beginning of year	-	-	2,000	28,847	-	-	-	-	-	30,628	21,151	97,233
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-	(36,142)
Net assets - end of year	-	-	-	14,864	-	-	-	-	-	-	29,742	88,853

DISCRETIONARY ACTIVITIES

	BCI & Training Program (104)	Richland Projects (105)	Housing Projects (106)	Unrestricted Programs (107)	Grant Funded Property and Equipment (108)	Emergency Payment Donations (109)	Discretionary Activities Total	Corporate Activities (110)
REVENUES								
Grant revenue	-	-	-	250	-	1,700	1,950	-
Donations	-	-	-	98,456	-	9,157	107,613	-
Interest income	-	-	210,287	-	-	-	210,287	-
Program income	26,880	24,286	-	4,286	-	-	55,452	31,010
In-kind contributions	-	-	-	-	-	-	-	-
Total revenues	26,880	24,286	210,287	102,992	-	10,857	375,302	31,010
EXPENSES								
Personnel	23,552	2,598	-	8,192	-	-	34,342	-
Consultants/contractual	36	97	-	529	-	-	662	-
Travel	193	122	-	1,955	-	-	2,270	-
Space	-	8,303	-	430	-	-	8,733	-
Supplies	6,032	2,149	-	4,930	-	-	13,111	-
Equipment	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	-	737	-	-	-	-	737	-
Weatherization materials	-	-	-	-	-	-	-	-
Direct assistance	-	-	-	759	-	10,181	10,940	-
Allowance for housing loans	-	-	210,287	-	-	-	210,287	-
In-kind expenses	-	-	-	-	-	-	-	-
Other costs	4	3,615	-	39,065	-	-	42,684	-
Total program expenses	29,817	17,621	210,287	55,860	-	10,181	323,766	-
Management and general	-	-	-	-	-	-	-	31,557
Total expenses	29,817	17,621	210,287	55,860	-	10,181	323,766	31,557
Change in net assets from operations	(2,937)	6,665	-	47,132	-	676	51,536	(547)
Investment income	-	-	-	55,208	-	-	55,208	-
Change in net assets	(2,937)	6,665	-	102,340	-	676	106,744	(547)
Net assets - beginning of year	-	172,017	-	1,556,342	457,800	14,876	2,201,035	384,914
Interfund transfers	2,937	-	-	22,594	-	-	25,531	-
Net assets - end of year	-	178,682	-	1,681,276	457,800	15,552	2,333,310	384,367

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards
Year Ended December 31, 2021

Federal Grantor Program Title	Assistance Listing Number	Funding Source/ Pass-Through Entity	Pass-Through Entity Identifying Number	Federal Expenditures
<u>U.S. Department of Agriculture:</u>				
Child and Adult Care Food Program	10.558	State of Ohio, Dept. of Educ.	073387	\$ 223,471
Child and Adult Care Food Program Summer Food Service Program for Children	10.559	State of Ohio, Dept. of Educ.	073387	57,505
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program	10.561	Fulton County Job and Family Services	N/A	425
Total U.S. Department of Agriculture				<u>281,401</u>
<u>U.S. Department of Housing and Urban Development:</u>				
Community Development Block Grant	14.228	Ohio Department of Development	N-D-20-6AQ-1	579,699
Homeless Crisis Response Program	14.231	Ohio Department of Development	N-L-19-6AQ-2	77,282
COVID-19 Homeless Crisis Response Program	14.231	Ohio Department of Development	N-L-20-6AQ-4 / N-L-20-6AQ-5	391,690
	Total Federal Expenditures CFDA 14.231			468,972
Continuum of Care Program	14.267	U.S. Department of Housing and Urban Development	OH0532L5E071901 / OH0532L5E072002	233,150
Lower Income Housing Assistance Program - Section 8	14.856	Henry Metro Housing	OH12-K084-001	22,934
Total U.S. Department of Housing and Urban Development				<u>1,304,755</u>
<u>U.S. Department of Treasury:</u>				
COVID-19 Coronavirus Relief Fund	21.019	Ohio Department of Development	CRF-ESP 2020-18	352,675
COVID-19 Emergency Rental Assistance Program	21.023	Ohio Department of Development	CAA-HRG 2021-18	2,668,341
Total U.S. Department of Treasury				<u>3,021,016</u>
<u>U.S. Department of Energy:</u>				
Weatherization Assistance for Low- Income Persons	81.042	Ohio Department of Development	D20-113	265,280
Weatherization Assistance for Low- Income Persons	81.042	Ohio Department of Development	D21-113	262,340
Total U.S. Department of Energy				<u>527,620</u>
<u>U.S. Department of Health and Human Services:</u>				
TANF Cluster:				
Temporary Assistance for Needy Families	93.558	Williams County Job and Family Services	N/A	5,524
Temporary Assistance for Needy Families	93.558	Van Wert County Job and Family Services	N/A	4,780
Temporary Assistance for Needy Families	93.558	Fulton County Job and Family Services	N/A	\$ 63,588

See Independent Auditors' Report and accompanying notes to schedule of expenditures of federal awards and list of programs.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards (Continued)
Year Ended December 31, 2021

Federal Grantor Program Title	Assistance Listing Number	Funding Source/ Pass-Through Entity	Pass-Through Entity Identifying Number	Federal Expenditures
<u>U.S. Department of Health and Human Services (Continued):</u>				
TANF Cluster (Continued):				
Temporary Assistance for Needy Families	93.558	Coalition on Homelessness and Housing in Ohio	N/A	\$ <u>58,071</u>
		Total Federal Expenditures CFDA 93.558		<u>131,963</u>
Home Weatherization Assistance	93.568	Ohio Department of Development	H20-113	286,184
Home Weatherization Assistance	93.568	Ohio Department of Development	H21-113	176,213
Home Weatherization Assistance Enhancement	96.568	Ohio Department of Development	20-HE-113	88,204
Home Weatherization Assistance Enhancement	96.568	Ohio Department of Development	21-HE-113	127,249
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	21-HA-117	332,016
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	22-HA-117	152,875
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	21-HE-217	187,084
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	22-HE-217	257,184
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	21-HC-217	<u>237,886</u>
		Total Federal Expenditures CFDA 93.568		<u>1,844,895</u>
COVID-19 Community Services Block Grant	93.569	Ohio Department of Development	2020-18	224,364
Community Services Block Grant	93.569	Ohio Department of Development	2021-18	<u>526,831</u>
		Total Federal Expenditures CFDA 93.569		<u>751,195</u>
CCDF Cluster:				
Child Care and Development Block Grant	93.575	Williams County Job and Family Services	N/A	25,226
Child Care and Development Block Grant	93.575	Van Wert County Job and Family Services	N/A	25,529
Child Care and Development Block Grant	93.575	Auglaize County Job and Family Services	N/A	26,773
Child Care and Development Block Grant	93.575	Defiance/Paulding Counties Consolidated JFS	N/A	72,572
Child Care and Development Block Grant	93.575	Hancock County Job and Family Services	N/A	90,635
Child Care and Development Block Grant	93.575	Hardin County Job and Family Services	N/A	<u>41,326</u>
		Total Federal Expenditures CFDA 93.575		\$ <u>282,061</u>

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards (Continued)
Year Ended December 31, 2021

Federal Grantor Program Title	Assistance Listing Number	Funding Source/ Pass-Through Entity	Pass-Through Entity Identifying Number	Federal Expenditures
<u>U.S. Department of Health and Human Services (Continued):</u>				
Head Start	93.600	U.S. Dept. of Health and Human Services	05CH011563-01	\$ 3,773,392
COVID-19 Head Start	93.600	U.S. Dept. of Health and Human Services	05CH011563-01	<u>177,402</u>
Total Federal Expenditures CFDA 93.600				<u>3,950,794</u>
Total U.S. Department of Health and Human Services				<u>6,960,908</u>
<u>U.S. Department of Homeland Security:</u>				
EFSP Van Wert County	97.024	Emergency Food and Shelter National Board Program	38-6878-00	5,000
COVID-19 EFSP Defiance County	97.024	Emergency Food and Shelter National Board Program	CARES-6730-00	4,867
COVID-19 EFSP Paulding County	97.024	Emergency Food and Shelter National Board Program	37-6834-00	1,472
COVID-19 EFSP Fulton County	97.024	Emergency Food and Shelter National Board Program	37-6746-00	24,467
COVID-19 EFSP Henry County	97.024	Emergency Food and Shelter National Board Program	37-6766-00	20,791
EFSP Williams County	97.024	Emergency Food and Shelter National Board Program	37-6888-00	<u>1,094</u>
Total Federal Expenditures CFDA 97.024				<u>57,691</u>
Total U.S. Department of Homeland Security				<u>57,691</u>
Total Expenditures of Federal Awards				<u>\$ 12,153,391</u>

1. BASIS OF PRESENTATION:

The accompanying schedule of expenditures of federal awards (the Schedule) includes the federal award activity of Northwestern Ohio Community Action Commission, Inc. and Subsidiary under programs of the federal government for the year ended December 31, 2021. The information in this Schedule is presented in accordance with the requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Because the Schedule presents only a selected portion of the operations of Northwestern Ohio Community Action Commission, Inc. and Subsidiary, it is not intended to and does not present the financial position, changes in net assets, or cash flows of Northwestern Ohio Community Action Commission, Inc. and Subsidiary.

2. SIGNIFICANT ACCOUNTING POLICIES:

(1) Expenditures reported on the Schedule are reported on the accrual basis of accounting. Such expenditures are recognized following the cost principles contained in the Uniform Guidance, wherein certain types of expenditures are not allowable or are limited as to reimbursement.

(2) Northwestern Ohio Community Action Commission, Inc. and Subsidiary has elected not to use the 10% de minimis indirect cost rate as allowed under the Uniform Guidance.

(3) There are no awards passed through to subrecipients.

(4) Pass-through identifying numbers are presented where available.

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
List of Programs
Year Ended December 31, 2021

Ref. No.	Program	Funding Source	Reporting Period
FEDERAL PROGRAMS			
(1)	Child Care Food Program	Ohio Department of Education	10/01/20 - 09/30/21
(2)	Child Care Food Program	Ohio Department of Education	10/01/21 - 09/30/22
(3)	Child Care Food Program - Summer Food Service	Ohio Department of Education	06/01/21 - 08/31/21
(4)	Food Assistance Employment & Training 2021	Fulton County Dept. Job & Fam Serv.	01/01/21 - 12/31/21
(5)	Community Development Block Grant N-D-20-6AQ-1	Ohio Development Services Agency	01/01/21 - 07/31/22
(6)	Emergency Solutions Grant N-L-19-6AQ-2	Ohio Development Services Agency	01/01/20 - 12/31/21
(7)	COVID-19 Homeless Crisis Response Program	Ohio Development Services Agency	06/23/20 - 06/22/22
(8)	COVID-19 Emergency Solutions Grant N-L-20-6AQ-4	Ohio Development Services Agency	06/23/20 - 06/22/22
(9)	Continuum of Care OH0532L5E072002	U.S. Dept. of Housing & Urban Devlp.	12/01/21 - 11/30/22
(10)	Continuum of Care OH0532L5E071901	U.S. Dept. of Housing & Urban Devlp.	12/01/20 - 11/30/21
(11)	Richland Place	Henry Metropolitan Housing Authority	01/01/21 - 12/31/21
(12)	COVID-19 Coronavirus Relief Fund	Ohio Development Services Agency	04/01/20 - 12/31/21
(13)	Consolidated Appropriations Act - Home Relief Grant	Ohio Development Services Agency	03/13/20 - 09/30/22
(14)	Weatherization Assistance Program D20-113	Ohio Development Services Agency	07/01/20 - 06/30/21
(15)	Weatherization Assistance Program D21-113	Ohio Development Services Agency	07/01/21 - 06/30/22
(16)	Housing Coordination Services	Williams County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(17)	Housing Coordination Services	Williams County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(18)	Housing Coordination Services	Van Wert County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(19)	Housing Coordination Services	Van Wert County Dept. Job & Fam Serv.	10/01/20 - 09/30/21
(20)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(21)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(22)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(23)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(24)	TANF Housing Now	COHHIO	09/08/20 - 06/30/21
(25)	TANF Housing Now	COHHIO	07/01/21 - 06/30/22
(26)	Home Weatherization Assistance H20-113	Ohio Development Services Agency	07/01/20 - 06/30/21
(27)	Home Weatherization Assistance H21-113	Ohio Development Services Agency	07/01/21 - 06/30/22
(28)	Home Weatherization Assistance Enhn. 20-HE-113	Ohio Development Services Agency	07/01/20 - 06/30/21
(29)	Home Weatherization Assistance Enhn. 21-HE-113	Ohio Development Services Agency	07/01/21 - 06/30/22
(30)	HEAP Administration 21-HA-117	Ohio Development Services Agency	09/01/20 - 08/31/21
(31)	HEAP Administration 22-HA-117	Ohio Development Services Agency	09/01/21 - 08/31/22
(32)	HEAP Emergency 21-HE-217	Ohio Development Services Agency	11/01/20 - 03/31/21
(33)	HEAP Emergency 22-HE-217	Ohio Development Services Agency	11/01/21 - 03/31/22
(34)	HEAP Crisis Cooling 21-HC-217	Ohio Development Services Agency	07/01/21 - 08/31/21
(35)	COVID-19 CSBG CARES 2020-18	Ohio Development Services Agency	03/27/20 - 09/30/22
(36)	CSBG 2021-18	Ohio Development Services Agency	01/01/20 - 12/31/21
(37)	AFDC Williams County	Williams County Dept. Job & Fam Serv.	01/01/21 - 12/31/21
(38)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(39)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	10/01/20 - 09/30/21
(40)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/20 - 09/30/21
(41)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(42)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/21 - 09/30/22
(43)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/20 - 09/30/21
(44)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(45)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(46)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(47)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(48)	Early Head Start Training & Tech Asst. 05CH011563-01	U.S. Dept. of Health & Human Services	01/01/21 - 12/31/21
(49)	Head Start and Early Head Start 05CH011563-01	U.S. Dept. of Health & Human Services	01/01/21 - 12/31/21
(50)	Head Start Training & Tech Asst. 05CH011563-01	U.S. Dept. of Health & Human Services	01/01/21 - 12/31/21
(51)	COVID-19 Head Start 05CH011563-01	U.S. Dept. of Health & Human Services	01/01/21 - 12/31/21
(52)	COVID-19 / ARPA Head Start 05CH011563-01	U.S. Dept. of Health & Human Services	04/01/21 - 03/31/23

Ref.	Program	Funding Source	Reporting Period
No.			
(53)	EFSP Van Wert County 38-6878-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 10/31/21
(54)	COVID-19 EFSP Defiance County CARES-6730-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 10/31/21
(55)	COVID-19 EFSP Paulding County 37-6834-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 10/31/21
(56)	COVID-19 EFSP Fulton County 37-6746-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 10/31/21
(57)	COVID-19 EFSP Henry County 37-6766-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 10/31/21
(58)	EFSP Williams County 37-6888-00	Emergy. Food & Shelter Nat. Brd. Prgm.	01/27/20 - 10/31/21
GENERALLY ACCEPTED ACCOUNTING PRINCIPLES (GAAP) ADJUSTMENTS			
(59)	GAAP Accounting	Various	01/01/21 - 12/31/21
STATE AND LOCAL PROGRAMS			
(60)	Homeless Crisis Program S-L-19-6AQ-1	Ohio Development Services Agency	01/01/20 - 12/31/21
(61)	Homeless Crisis Program S-L-19-6AQ-3	Ohio Development Services Agency	01/01/20 - 12/31/21
(62)	PIPP Program 21-PA-117	Ohio Development Services Agency	01/01/21 - 12/31/21
(63)	Housing Assistance Program S-R-19-6AQ-1	Ohio Development Services Agency	03/01/20 - 02/28/22
(64)	Supportive Housing Program S-Y-19-6AQ-1	Ohio Development Services Agency	10/01/20 - 09/30/21
(65)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/20 - 06/30/21
(66)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/21 - 06/30/22
(67)	OHFA Emergency Housing Assistance	Ohio Housing Finance Agency	04/01/20 - 06/30/21
(68)	Home Repair Program	Area Office on Aging of NW Ohio Inc.	01/01/21 - 12/31/21
(69)	Emergency Home Repair Program	Area Office on Aging of NW Ohio Inc.	01/01/21 - 12/31/21
(70)	Early Childhood Education #073387	Ohio Department of Education	07/01/20 - 06/30/21
(71)	Early Childhood Education #073387	Ohio Department of Education	07/01/21 - 06/30/22
(72)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/20 - 06/30/21
(73)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/21 - 06/30/22
(74)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/20 - 06/30/21
(75)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/21 - 06/30/22
(76)	United Way Summer Food Program	United Way of Defiance / Fulton Paulding / Williams Counties	01/01/21 - 12/31/21
(77)	United Way Williams County	United Way of Williams County	01/01/21 - 12/31/21
(78)	United Way Defiance County	United Way of Defiance County	07/01/20 - 06/30/21
(79)	United Way Defiance County	United Way of Defiance County	07/01/21 - 06/30/22
(80)	United Way Van Wert County	United Way of Van Wert County	07/01/20 - 06/30/21
(81)	United Way Van Wert County	United Way of Van Wert County	07/01/21 - 06/30/22
(82)	United Way Fulton County	United Way of Fulton County	01/01/20 - 12/31/20
(83)	United Way Fulton County	United Way of Fulton County	01/01/21 - 12/31/21
(84)	United Way Paulding County	United Way of Paulding County	07/01/20 - 06/30/21
(85)	United Way Paulding County	United Way of Paulding County	07/01/21 - 06/30/22
(86)	United Way Henry County	United Way of Henry County	01/01/21 - 12/31/21
(87)	Electric Partnership Program 20-EPP-14	American Electric Power / First Energy	07/01/20 - 06/30/21
(88)	Electric Partnership Program 21-EPP-14	American Electric Power / First Energy	07/01/21 - 06/30/22
(89)	Toledo Edison Energy Program	Toledo Edison Company	06/01/20 - 05/31/21
(90)	Toledo Edison Energy Program	Toledo Edison Company	06/01/21 - 05/31/22
(91)	AEP	American Electric Power	01/01/21 - 12/31/21
(92)	OHFA Utilities Assistance Plus	Ohio Housing Finance Agency	09/01/21 - 12/31/22
(93)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/20 - 06/30/21
(94)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(95)	Suburban Natural Gas	Suburban Natural Gas	07/01/20 - 06/30/21
(96)	Financial Empowerment	Private Donors	07/01/20 - 12/31/22
(97)	Teach Arts Ohio	Ohio Arts Council	08/24/20 - 05/20/21
(98)	LISC 48963-0002	Local Initiatives Support Corporation	10/01/20 - 09/30/21
(99)	LISC 48963-0003	Local Initiatives Support Corporation	07/01/21 - 04/30/22
(100)	LISC Promedica	Promedica	08/01/20 - 12/31/22

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
List of Programs (Continued)
Year Ended December 31, 2021

Ref.			
No.	Program	Funding Source	Reporting Period
(101)	Rent Smart	Private Donors	11/02/20 - 12/31/22
(102)	Catholic Foundation	The Catholic Foundation	07/22/20 - 07/21/21
(103)	Housing Support	Bryan Cmty Apts/Clay Meadows/Clinton Cir.	01/01/21 - 12/31/21
DISCRETIONARY ACTIVITIES			
(104)	BCI & Training Program	Various	01/01/21 - 12/31/21
(105)	Richland Place	Various	01/01/21 - 12/31/21
(106)	Housing Projects	Various	01/01/21 - 12/31/21
(107)	Unrestricted Programs	Various	01/01/21 - 12/31/21
(108)	Grant Funded Property and Equipment	Various	01/01/21 - 12/31/21
(109)	Emergency Payment Donations	Various	01/01/21 - 12/31/21
(110)	Corporate Activities	Various	01/01/21 - 12/31/21

**INDEPENDENT AUDITORS' REPORT ON INTERNAL CONTROL OVER FINANCIAL REPORTING
AND ON COMPLIANCE AND OTHER MATTERS BASED ON AN AUDIT OF FINANCIAL
STATEMENTS PERFORMED IN ACCORDANCE WITH GOVERNMENT AUDITING STANDARDS**

Board of Directors
Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Defiance, Ohio

We have audited, in accordance with the auditing standards generally accepted in the United States of America and the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States, the financial statements of Northwestern Ohio Community Action Commission, Inc. and Subsidiary (a non-profit organization) which comprise the consolidated statement of financial position as of December 31, 2021, and the related consolidated statements of activities, functional expenses and cash flows for the year then ended, and the related notes to the consolidated financial statements, and have issued our report thereon dated August 19, 2022.

Report on Internal Control Over Financial Reporting

In planning and performing our audit of the financial statements, we considered Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the consolidated financial statements, but not for the purpose of expressing an opinion on the effectiveness of the NOCAC's internal control. Accordingly, we do not express an opinion on the effectiveness of the NOCAC's internal control.

A *deficiency in internal control* exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A *material weakness* is a deficiency, or a combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's financial statements will not be prevented, or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or a combination of deficiencies, in internal control that is less severe than a material weakness, yet important enough to merit attention by those charged with governance.

Our consideration of internal control was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies. Given these limitations, during our audit we did not identify any deficiencies in internal control that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

Report on Compliance and Other Matters

As part of obtaining reasonable assurance about whether Northwestern Ohio Community Action Commission, Inc. and Subsidiary's consolidated financial statements are free from material misstatement, we performed tests of its compliance with certain provisions of laws, regulations, contracts, and grant agreements, noncompliance with which could have a direct and material effect on the consolidated financial statements. However, providing an opinion on compliance with those provisions was not an objective of our audit, and accordingly, we do not express such an opinion. The results of our tests disclosed no instances of noncompliance or other matters that are required to be reported under *Government Auditing Standards*.

Purpose of this Report

The purpose of this report is solely to describe the scope of our testing of internal control and compliance and the results of that testing, and not to provide an opinion on the effectiveness of the Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control or on compliance. This report is an integral part of an audit performed in accordance with *Government Auditing Standards* in considering the Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control and compliance. Accordingly, this communication is not suitable for any other purpose.

Clark, Schaefer, Hackett & Co.

Springfield, Ohio
August 19, 2022

INDEPENDENT AUDITORS' REPORT ON COMPLIANCE WITH REQUIREMENTS FOR EACH MAJOR FEDERAL PROGRAM AND ON INTERNAL CONTROL OVER COMPLIANCE REQUIRED BY THE UNIFORM GUIDANCE

Board of Directors
Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Defiance, Ohio

Report on Compliance for Each Major Federal Program

Opinion on Each Major Federal Program

We have audited Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with the types of compliance requirements identified to audit in the OMB *Compliance Supplement* that could have a direct and material effect on each of the Northwestern Ohio Community Action Commission, Inc. and Subsidiary's major federal programs for the year ended December 31, 2021. Northwestern Ohio Community Action Commission, Inc. and Subsidiary's major federal programs are identified in the summary of auditors' results section of the accompanying schedule of findings and questioned costs.

In our opinion, Northwestern Ohio Community Action Commission, Inc. and Subsidiary complied, in all material respects, with the types of compliance requirements referred to above that could have a direct and material effect on each of its major federal programs for the year ended December 31, 2021.

Basis for Opinion on Each Major Federal Program

We conducted our audit of compliance in accordance with auditing standards generally accepted in the United States of America; the standards applicable to financial audits contained in *Government Auditing Standards*, issued by the Comptroller General of the United States; and the audit requirements of Title 2 U.S. *Code of Federal Regulations* Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards* (Uniform Guidance). Our responsibilities under those standards and the Uniform Guidance are further described in the Auditors' Responsibilities for the Audit of Compliance section of our report.

We are required to be independent of Northwestern Ohio Community Action Commission, Inc. and Subsidiary and to meet our other ethical responsibilities, in accordance with relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on compliance for each major federal program. Our audit does not provide a legal determination of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with the compliance requirements referred to above.

Responsibilities of Management for Compliance

Management is responsible for compliance with the requirements referred to above and for the design, implementation, and maintenance of effective internal control over compliance with the requirements of laws, statutes, regulations, rules, and provisions of contracts or grant agreements applicable to Northwestern Ohio Community Action Commission, Inc. and Subsidiary's federal programs.

Auditors' Responsibilities for the Audit of Compliance

Our objectives are to obtain reasonable assurance about whether material noncompliance with the compliance requirements referred to above occurred, whether due to fraud or error, and express an opinion on Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance based on our audit. Reasonable assurance is a high level of assurance but is not absolute assurance therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance will always detect material noncompliance when it exists. The risk of not detecting material noncompliance resulting from fraud is higher than for that resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Noncompliance with the compliance requirements referred to above is considered material if there is a substantial likelihood that, individually or in the aggregate, it would influence judgment made by a reasonable user of the report on compliance about Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with the requirements of each major federal program as a whole.

In performing an audit in accordance with generally accepted auditing standards, *Government Auditing Standards*, and the Uniform Guidance, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material noncompliance, 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 Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with the compliance requirements referred to above and performing such other procedures as we considered necessary in the circumstances.
- Obtain an understanding of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over compliance relevant to the audit in order to design audit procedures that are appropriate in the circumstances and to test and report on internal control over compliance in accordance with the Uniform Guidance, but not for the purpose of expressing an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over compliance. Accordingly, no such opinion is expressed.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and any significant deficiencies and material weaknesses in internal control over compliance that we identified during the audit.

Report on Internal Control Over Compliance

A deficiency in internal control over compliance exists when the design or operation of a control over compliance does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, noncompliance with a type of compliance requirement of a federal program on a timely basis. A *material weakness in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance, such that there is a reasonable possibility that material noncompliance with a type of compliance requirement of a federal program will not be prevented, or detected and corrected, on a timely basis. A *significant deficiency in internal control over compliance* is a deficiency, or combination of deficiencies, in internal control over compliance with a type of compliance with a type of compliance requirement of a federal program that is less severe than a material weakness in internal control over compliance, yet important enough to merit attention by those charged with governance.

Our consideration of internal control over compliance was for the limited purpose described in the Auditors' Responsibilities for the Audit Compliance section above and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies in internal control over compliance. Given these limitations, during our audit we did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses, as defined above. However, material weaknesses or significant deficiencies in internal control over compliance may exist that have not been identified.

Our audit was not designed for the purpose of expressing an opinion on the effectiveness of internal control over compliance. Accordingly, no such opinion is expressed.

The purpose of this report on internal control over compliance is solely to describe the scope of our testing of internal control over compliance and the results of our testing based on the requirements of the Uniform Guidance. Accordingly, this report is not suitable for any other purpose.

Clark, Schaefer, Hackett & Co.

Springfield, Ohio
August 19, 2022

Summary of Auditors' Results

Financial Statements

Type of auditor's report issued:		<u>unmodified</u>		
Internal control over financial reporting:				
Material weakness identified?	_____ Yes	_____ <u>X</u>	_____ No	
Significant deficiency identified not considered to be material weaknesses?	_____ Yes	_____ <u>X</u>	_____ None reported	
Noncompliance material to financial statements noted?	_____ Yes	_____ <u>X</u>	_____ No	

Federal Awards

Type of auditor's report issued on compliance for major programs:		<u>unmodified</u>		
Internal control over financial reporting:				
Material weakness identified?	_____ Yes	_____ <u>X</u>	_____ No	
Significant deficiency identified not considered to be material weaknesses?	_____ Yes	_____ <u>X</u>	_____ None reported	
Any audit findings disclosed that are required to be reported in accordance with the 2 CFR Section 200.516(a)?	_____ Yes	_____ <u>X</u>	_____ No	

Identification of major programs:

Assistance Listing Number	Name of Federal Program or Cluster
93.569	Community Services Block Grant
21.023	COVID-19 - Emergency Rental Assistance Program

Dollar threshold used to distinguish between Type A and Type B programs:		<u>\$750,000</u>		
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Auditee qualified as low-risk auditee?	<u>X</u>	_____ Yes	_____ No	
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Financial Statement Findings

There were no findings or questioned costs relative to the financial statements.

Federal Award Findings and Questioned Costs

There were no findings or questioned costs relative to federal awards.

Prior Year Findings

None reported