

Northwestern Ohio Community Action Commission, Inc. and Subsidiary

Consolidated Financial Statements and Supplemental Information

December 31, 2019

with Independent Auditors' Report

TABLE OF CONTENTS

Independent Auditors' Report.....	1 – 2
Consolidated Financial Statements:	
Consolidated Statement of Financial Position.....	3
Consolidated Statement of Activities and Changes in Net Assets.....	4
Consolidated Statement of Functional Expenses.....	5
Consolidated Statement of Cash Flows.....	6
Notes to the Consolidated Financial Statements.....	7 – 15
Supplemental Information:	
Schedule of Revenues and Expenditures.....	16 – 26
Schedule of Expenditures of Federal Awards.....	27 – 29
Notes to the Schedule of Expenditures of Federal Awards.....	30
List of Programs.....	31 – 33
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 <i>Government Auditing Standards</i>	34 – 35
Independent Auditors' Report on Compliance for Each Major Federal Program and on Internal Control Over Compliance Required by the Uniform Guidance.....	36 – 37
Schedule of Findings and Questioned Costs.....	38 – 39

INDEPENDENT AUDITORS' REPORT

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

Report on the Consolidated Financial Statements

We have audited the accompanying consolidated financial statements of Northwestern Ohio Community Action Commission, Inc. (not for profit corporation) and Subsidiary which comprise the consolidated statement of financial position as of December 31, 2019, and the related consolidated statements of activities and changes in net assets, functional expenses, and cash flows for the year then ended, and the related notes to the consolidated financial statements.

Management's Responsibility for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. 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. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to Northwestern Ohio Community Action Commission, Inc. and Subsidiary's preparation and fair presentation of the consolidated financial statements 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, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Northwestern Ohio Community Action Commission, Inc. and Subsidiary as of December 31, 2019, and the change in their net assets and their cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Emphasis of Matter

As discussed in Note 2 to the consolidated financial statements, in 2019, Northwestern Ohio Community Action Commission, Inc. and Subsidiary adopted Financial Account Standards Board (FASB) Accounting Standards Update (ASU) No. 2014-09, *Revenue from Contracts with Customers* (Topic 606) and ASU (ASU) No. 2018-08, *Not- For-Profit Entities: Clarifying the Scope and the Accounting Guidance for Contributions Received and Contributions Made* (Topic 958).

Other Matters

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 and the list of programs are presented for purposes of additional analysis and are not a required part of the consolidated financial statements. The accompanying schedule of expenditures of federal awards, as required by Title 2 U.S. *Code of Federal Regulations* (CFR) Part 200, *Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards*, is also 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 our report dated August 27, 2020, 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, 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 27, 2020

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Financial Position
December 31, 2019

Assets

Current assets:

Cash and cash equivalents	\$	1,588,725
Marketable securities		496,935
Accounts receivable		122
Grants receivable		778,734
Weatherization inventory		115,134
Prepaid expenses		<u>62,567</u>
		<u>3,042,217</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>533,114</u>
-----------------------------	--	----------------

Total assets	\$	<u><u>6,145,431</u></u>
--------------	----	-------------------------

Liabilities and Net Assets

Current liabilities:

Accounts payable	\$	307,076
Accrued payroll and associated liabilities		248,942
Grant funds received in advance		<u>429,120</u>
		<u>985,138</u>

Long-term liabilities:

Housing loans payable		<u>2,570,000</u>
-----------------------	--	------------------

Total liabilities		<u>3,555,138</u>
-------------------	--	------------------

Net assets:

Without donor restrictions		2,502,872
With donor restrictions		<u>87,421</u>
Total net assets		<u>2,590,293</u>

Total liabilities and net assets	\$	<u><u>6,145,431</u></u>
----------------------------------	----	-------------------------

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Consolidated Statement of Activities and Changes in Net Assets
Year Ended December 31, 2019

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Revenues:			
Grants and contract revenue	\$ 36	8,688,626	8,688,662
Interest income	214,710	9	214,719
Program income	82,489	24,750	107,239
Donations	58,269	17,224	75,493
In-kind contributions	-	543,282	543,282
Net assets released from restrictions	<u>9,335,694</u>	<u>(9,335,694)</u>	<u>-</u>
Total revenues	<u>9,691,198</u>	<u>(61,803)</u>	<u>9,629,395</u>
Program activities:			
Child care and education	4,922,781	-	4,922,781
Weatherization/emergency assistance	2,412,323	-	2,412,323
Financial empowerment	69,048	-	69,048
Health and nutrition	271,657	-	271,657
Housing	307,903	-	307,903
Homelessness	544,077	-	544,077
Other community activities	<u>237,821</u>	<u>-</u>	<u>237,821</u>
Total program expenses	8,765,610	-	8,765,610
Support services:			
Management and general	<u>879,375</u>	<u>-</u>	<u>879,375</u>
Total expenses	<u>9,644,985</u>	<u>-</u>	<u>9,644,985</u>
Change in net assets from operations	46,213	(61,803)	(15,590)
Investment income	<u>67,308</u>	<u>-</u>	<u>67,308</u>
Change in net assets	113,521	(61,803)	51,718
Net assets, beginning of year	<u>2,389,351</u>	<u>149,224</u>	<u>2,538,575</u>
Net assets, end of year	<u>\$ 2,502,872</u>	<u>87,421</u>	<u>2,590,293</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, 2019

	<u>Program</u>	<u>Management and General</u>	<u>Total</u>
Personnel	\$ 4,565,807	741,273	5,307,080
Consultants/contractual	262,334	51,260	313,594
Travel	142,287	4,036	146,323
Space	303,805	24,360	328,165
Supplies	578,452	20,940	599,392
Equipment	4,970	1,012	5,982
Lease and maintenance of equipment	87,404	15,276	102,680
Weatherization materials	612,952	-	612,952
Direct assistance	992,740	1,459	994,199
Allowance for housing loans	192,849	-	192,849
In-kind expenses	543,282	-	543,282
Other costs	<u>478,728</u>	<u>19,759</u>	<u>498,487</u>
Total expenses	\$ <u>8,765,610</u>	<u>879,375</u>	<u>9,644,985</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, 2019

Cash flows from operating activities:	
Change in net assets	\$ 51,718
Adjustments to reconcile change in net assets to net cash from operating activities:	
Depreciation	193,922
Realized loss on marketable securities	138
Unrealized gain on marketable securities	(67,446)
Loss on sale of equipment	1,505
Effects of changes in operating assets and liabilities:	
Accounts receivable and accounts receivable, affiliate	(122)
Grants receivable	(347,255)
Weatherization inventory	(2,399)
Prepaid expenses	14,078
Accounts payable	75,527
Accrued payroll and related expenses	31,979
Grant funds received in advance	8,724
Net cash from operating activities	<u>(39,631)</u>
Cash flows from investing activities:	
Net purchases of marketable securities	(48)
Purchase of property and equipment	(79,466)
Proceeds from sales of property and equipment	2,000
Change in restricted cash	<u>28,474</u>
Net cash from investing activities	<u>(49,040)</u>
Net change in cash and cash equivalents	
	(88,671)
Cash and cash equivalents, beginning of year	<u>1,677,396</u>
Cash and cash equivalents, end of year	\$ <u><u>1,588,725</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 child care, 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, 2019:

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.

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, 2019.

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.

Adoption of new accounting standard

The Organization adopted ASU 2018-08, *Clarifying the Scope and Accounting Guidance for Contributions Received and Contributions Made*. The standard will assist entities in determining whether transactions should be recorded as a contribution (nonreciprocal) transaction or as an exchange (reciprocal) transaction. The standard also provides expanded guidance on determining whether or not a contribution is conditional. The Organization has applied this standard on a modified prospective basis for the period beginning January 1, 2019. There was no material impact to the financial statements presented upon adoption of this standard.

The Organization also adopted ASC 606, *Revenue from Contracts with Customers*, effective fiscal year beginning January 1, 2019 using a modified retrospective basis. The standard requires an entity to recognize revenue when the entity transfers control of promised goods and services to the customer. Revenue is recognized in an amount that reflects the consideration an entity expects to receive in exchange for those goods and services. An entity is also required to disclose sufficient quantitative and qualitative information to enable users of financial statements to understand the nature, amount, timing, and uncertainty of revenue and cash flows arising from contracts with customers. The adoption of ASC 606 resulted in no change in opening balances of net assets. ASC 606 did not materially impact the financial position, results of operations, or cash flows of the Organization and there was no cumulative effect of a change in accounting principle recorded related to this adoption.

As part of the adoption of the ASU, the Organization elected the following transition practical expedients: (i) to reflect the aggregate of all contract modifications that occurred prior to the date of initial application when identifying satisfied and unsatisfied performance obligations, determining the transaction price, and allocating the transaction price; and (ii) to apply the standard only to contracts that are not completed at the initial date of application. Because contract modifications are minimal, there is not a significant impact as a result of electing these practical expedients. Management has analyzed the provisions of the ASU and has concluded that no changes are necessary to conform with the new standard.

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 explicit identifying of a barrier, that 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.

Revenue recognition (continued)

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 ASC Topic 605. Revenue is recognized in the accounting period when the related expenses are incurred. 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.

Program Income

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

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* (CFR) 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, 2019, the Organization has elected to record an allowance for uncollectible accounts of \$1,751,226 due to the uncertain collectability of these balances. Bad debt expense was \$192,849 for the year ended December 31, 2019.

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, 2019:

	Cost	Fair Value
Mutual funds	\$ <u>411,176</u>	\$ <u>496,935</u>

Due to current market conditions as well as the trading activity of these securities, the market value of the securities is highly 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 (loss) is summarized as follows:

Unrealized gain	\$ 67,446
Realized loss	<u>(138)</u>
Investment income	\$ <u><u>67,308</u></u>

4. GRANTS RECEIVABLE:

The grants receivable balance as of December 31, 2019, represents amounts due from various funding sources as follows:

Federal programs	\$ 600,607
State and local programs	<u>178,127</u>
	\$ <u><u>778,734</u></u>

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

As of December 31, 2019, the Organization had the following outstanding receivable balances with related parties:

	Notes Receivable	Interest Receivable
Bryan Community Housing LP, interest computed at 1% compounded semi-annually, due December 2046.	\$ 700,000	\$ 40,102
Defiance Crossing LP, interest computed at 5% compounded semi-annually, due December 2040.	550,000	278,932
Paigelynn Place LLC, interest computed at 6% compounded semi-annually, due December 2036.	770,000	983,985
Villas of Wayne Trail, LLC, interest computed at 4.68% compounded annually, due December 2036.	<u>550,000</u>	<u>448,207</u>
	2,570,000	1,751,226
Allowance for uncollectible accounts	<u>-</u>	<u>(1,751,226)</u>
Loans and interest receivable - related parties, net	\$ <u><u>2,570,000</u></u>	\$ <u><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, 2019 was \$1,751,226. The amount of interest income recognized on impaired loans during the year ended December 31, 2019 was \$192,849 of which an allowance of \$192,849 has been recorded.

7. PROPERTY AND EQUIPMENT:

A summary of property and equipment as of December 31, 2019, is as follows:

Land, buildings and improvements	\$	2,128,624
Vehicles		1,070,912
Equipment		<u>248,716</u>
Subtotal		3,448,252
Accumulated depreciation		<u>(2,915,138)</u>
Property and equipment, net	\$	<u><u>533,114</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>

9. OPERATING LEASE AGREEMENTS:

The Organization leases various facilities for operations of its programs. Lease expense for the year ended December 31, 2019, was \$42,304. The future minimum lease obligations are as follows:

2020		\$	22,426
2021			20,080
2022			20,187
2023			20,298
2024			<u>20,412</u>
		\$	<u>103,403</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 \$152,621 in 2019.

11. NET ASSETS WITH DONOR RESTRICTIONS:

Net assets with donor restrictions are available for the following purposes as of December 31, 2019:

Subject to spending policy and appropriation:			
Weatherization/emergency assistance		\$	10,615
Financial empowerment			16,353
Housing			16,273
Other community activities			<u>44,180</u>
Total net assets with donor restrictions:		\$	<u>87,421</u>

12. IN-KIND CONTRIBUTIONS:

The Organization received donated space, supplies, and professional services. Early Childhood Education funds of \$275,590 was recognized for the year ended December 31, 2019. Professional services valued at \$108,954 was recognized for the year ended December 31, 2019. 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 \$155,604 for the year ended December 31, 2019. The Organization also received donated supplies and transportation services valued at \$3,134 for the year ended December 31, 2019.

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 \$552,878.

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 Weatherization Assistance Program, funded through the Ohio Development Services Agency, provide approximately 40%, 20%, and 4%, 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.

15. 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.

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>12/31/19</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>
Marketable securities:				
Mutual funds:				
Equity growth	\$ 54,703	54,703	-	-
Equity value	114,298	114,298	-	-
Equity international	79,232	79,232	-	-
Equity blend	24,078	24,078	-	-
Fixed income bond	<u>224,624</u>	<u>224,624</u>	-	-
Total mutual funds	<u>496,935</u>	<u>496,935</u>	-	-
Total marketable securities	\$ <u>496,935</u>	<u>496,935</u>	-	-

16. 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	\$ 1,588,725
Marketable securities	496,935
Accounts receivable	122
Grants receivable	<u>778,734</u>
Financial assets available at year-end	2,864,516

Less those unavailable for general expenditures
within one year due to donor imposed restrictions:

Assets subject to spending policy and appropriations	<u>87,421</u>
--	---------------

Financial assets available to meet cash needs
for general expenditures within one year

\$ 2,777,095

17. UPCOMING PRONOUNCEMENT:

In February 2016, the FASB issued ASU 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.

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

18. SUBSEQUENT EVENTS:

The Organization evaluates events and transactions occurring subsequent to the date of the financial statements for matters requiring recognition or disclosure in the financial statements. The accompanying financial statements consider events through August 27, 2020, the date which the financial statements were available to be issued.

The effects of the pandemic resulting from the novel coronavirus, known as COVID-19, has had significant effects on all aspects of operations and the economy, including significant fluctuations in stock market indices. The overall impact on the Organization's operational and financial performance will depend upon the duration and spread of the pandemic and, therefore, is uncertain at this time and cannot be reasonably estimated.

	FEDERAL PROGRAMS										
	Department of Agriculture				Department of Housing & Urban Development				Dept. of Labor		
	Ohio Department of Education			Fulton County Dept of JFS	Ohio Development Services Agency		Henry Metro Housing	Williams Cty Dept of JFS			
	10.558	10.559	10.561	14.231	14.267	14.856	17.259				
Total	CACFP USDA 073387	CACFP USDA 073387	10.558 Subtotal	Summer Food Service Program 073387	Food Assist. Employment & Training 2017-139	Homeless Crisis Response Program N-L-17-6AQ-1	Continuum of Care Program OH0532L5E071500	Richland Place HUD	Youth WIOA / CCMEP	Youth WIOA / CCMEP	
	(1)	(2)	(3)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
REVENUES											
Grants	\$ 8,688,662	154,812	66,632	221,444	50,213	2,428	41,763	242,412	16,347	86	144
Donations	75,493	-	-	-	-	-	-	-	-	-	-
Interest income	214,719	-	-	-	-	-	-	-	-	-	-
Investment income	67,308	-	-	-	-	-	-	-	-	-	-
Program income	107,239	-	-	-	-	-	-	-	-	-	-
In-kind	543,282	-	-	-	-	-	89,942	-	-	-	-
Total Revenue	9,696,703	154,812	66,632	221,444	50,213	2,428	41,763	332,354.00	16,347	86	144
EXPENSES											
Personnel	4,565,807	33,890	16,198	50,088	23,655	1,980	29,255	48,771	-	67	59
Consultants/contractual	262,334	-	-	-	-	-	-	-	-	-	-
Travel	142,287	508	50	558	5,666	514	-	4,213	-	17	54
Space	303,805	-	-	-	-	-	11,105	2,213	16,347	-	-
Supplies	578,452	120,414	50,384	170,798	20,892	24	294	637	-	-	4
Equipment/renovations	4,970	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	87,404	-	-	-	-	-	472	349	-	-	-
Weatherization materials	612,952	-	-	-	-	-	-	-	-	-	-
Direct assistance	992,740	-	-	-	-	-	-	171,792	-	-	-
Allowance for housing loans	192,849	-	-	-	-	-	-	-	-	-	-
In-kind	543,282	-	-	-	-	-	-	89,942	-	-	-
Other	478,728	-	-	-	-	-	637	225	-	-	30
Total expenses before general and administrative expenses	8,765,610	154,812	66,632	221,444	50,213	2,518	41,763	318,142	16,347	84	147
General and administrative expenses	879,375	-	-	-	-	-	-	14,212	-	-	-
Total expenses	9,644,985	154,812	66,632	221,444	50,213	2,518	41,763	332,354	16,347	84	147
Change in net assets	51,718	-	-	-	-	(90)	-	-	-	2	(3)
Net assets - beginning of year	2,538,575	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	90	-	-	-	(2)	3
Net assets - end of year	\$ 2,590,293	-	-	-	-	-	-	-	-	-	-

	FEDERAL PROGRAMS										
	Dept. of Labor			Dept. of Energy			Department of Health & Human Services				
	Henry Cty Dept of JFS			Ohio Deptv. Services Agency			Henry Cty Dept of JFS		Defiance/Paulding Counties Consolidated JFS		
	17.259			81.042			93.558				
	Youth WIOA / CCMEP (10)	Youth WIOA / CCMEP (11)	17.259 Subtotal	Weatherization Assistance D18-113 (12)	Weatherization Assistance D19-113 (13)	81.042 Subtotal	CCMEP Henry County (14)	CCMEP Henry County (15)	CCMEP Defiance County (16)	CCMEP Defiance County (17)	CCMEP Paulding County (18)
REVENUES											
Grants	1,775	224	2,229	167,328	242,225	409,553	1,084	940	1,934	1,043	1,103
Donations	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	500	-	500	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	1,775	224	2,229	167,828	242,225	410,053	1,084	940	1,934	1,043	1,103
EXPENSES											
Personnel	1,451	89	1,666	121,000	135,988	256,988	886	371	1,816	487	1,017
Consultants/contractual	-	-	-	(4,917)	11,773	6,856	-	-	-	-	-
Travel	273	82	426	2,310	4,582	6,892	167	342	93	450	83
Space	-	-	-	-	-	-	-	-	-	-	-
Supplies	-	5	9	-	-	-	-	25	-	31	-
Equipment/renovations	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	-	-	-	-	-	-	-	-	-	-
Weatherization materials	-	-	-	30,247	72,638	102,885	-	-	-	-	-
Direct assistance	-	-	-	-	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Other	-	48	78	-	-	-	-	202	31	121	11
Total expenses before general and administrative expenses	1,724	224	2,179	148,640	224,981	373,621	1,053	940	1,940	1,089	1,111
General and administrative expenses	-	-	-	19,188	17,244	36,432	-	-	-	-	-
Total expenses	1,724	224	2,179	167,828	242,225	410,053	1,053	940	1,940	1,089	1,111
Change in net assets	51	-	50	-	-	-	31	-	(6)	(46)	(8)
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	(51)	-	(50)	-	-	-	(31)	-	6	46	8
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS													
Department of Health & Human Services													
Defiance/Paulding Counties Cons. JFS	Williams County Dept of JFS			Van Wert Cty Dept of JFS	Fulton County Dept of JFS			Auglaize County Dept of JFS	Hardin Cty Dpt of JFS				
93.558													
CCMEP Paulding County (19)	CCMEP Williams County (20)	CCMEP Williams County (21)	Housing Coordination Services (22)	Housing Coordination Services (23)	Housing Coordination Services (24)	Housing Coordination Services (25)	AFDC Fulton County (26)	AFDC Fulton County (27)	AFDC Auglaize County (28)	AFDC Auglaize County (29)	AFDC Hardin County (30)		
REVENUES													
Grants	1,313	1,078	1,078	2,545	1,642	3,636	7,704	29,685	21,388	17,453	2,396	5,588	
Donations	-	-	-	-	-	-	-	-	-	-	-	-	
Interest income	-	-	-	-	-	-	-	-	-	-	-	-	
Investment income	-	-	-	-	-	-	-	-	-	-	-	-	
Program income	-	-	-	-	-	-	-	-	-	-	-	-	
In-kind	-	-	-	-	-	-	-	-	-	-	-	-	
Total Revenue	1,313	1,078	1,078	2,545	1,642	3,636	7,704	29,685	21,388	17,453	2,396	5,588	
EXPENSES													
Personnel	532	846	448	2,545	1,642	2,622	6,644	19,261	15,696	11,634	1,497	3,688	
Consultants/contractual	-	-	-	-	-	367	-	164	142	65	16	28	
Travel	434	211	402	-	-	213	132	515	310	168	25	220	
Space	-	-	-	-	-	241	383	466	656	317	37	129	
Supplies	30	-	26	-	-	165	15	1,972	181	1,183	33	71	
Equipment/renovations	-	-	-	-	-	-	-	-	-	-	-	-	
Lease & maintenance of equipment	-	-	-	-	-	13	11	121	429	56	59	108	
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-	-	
Direct assistance	-	-	-	-	-	-	-	-	-	-	-	-	
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-	
In-kind	-	-	-	-	-	-	-	-	-	-	-	-	
Other	250	-	220	-	-	17	-	2,333	121	698	225	143	
Total expenses before general and administrative expenses	1,246	1,057	1,096	2,545	1,642	3,638	7,185	24,832	17,535	14,121	1,892	4,387	
General and administrative expenses	-	-	-	-	-	-	519	4,853	3,853	3,332	504	1,201	
Total expenses	1,246	1,057	1,096	2,545	1,642	3,638	7,704	29,685	21,388	17,453	2,396	5,588	
Change in net assets	67	21	(18)	-	-	(2)	-	-	-	-	-	-	
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-	-	
Interfund transfers	(67)	(21)	18	-	-	2	-	-	-	-	-	-	
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-	-	

FEDERAL PROGRAMS
Department of Health & Human Services

	Hancock Cty Dpt of JFS			Ohio Development Services Agency							
	93.558			93.568							
	AFDC	AFDC	93.558	Weatherization	Weatherization	Weatherization	Weatherization	HEAP	HEAP	HEAP	HEAP
	Hancock	Hancock	Subtotal	Assistance	Assistance	Assistance	Assistance	Administration	Administration	Emergency	Emergency
	County	County	Subtotal	H18-113	H19-113	18-HE-113	19-HE-113	19-HA-117	20-HA-117	19-HE-217	20-HE-217
	(31)	(32)	(33)	(34)	(35)	(36)	(37)	(38)	(39)	(40)	
REVENUES											
Grants	13,079	4,390	119,079	320,027	199,958	108,289	158,907	317,493	140,077	234,670	269,101
Donations	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	200	73	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	13,079	4,390	119,079	320,227	200,031	108,289	158,907	317,493	140,077	234,670	269,101
EXPENSES											
Personnel	9,279	3,290	84,201	120,739	99,118	-	1,840	194,374	92,220	-	-
Consultants/contractual	69	33	884	21,372	24,800	51,172	77,325	10,104	4,364	-	-
Travel	178	43	3,986	(70)	682	-	-	2,420	3,776	-	-
Space	190	152	2,571	1,616	1,537	-	-	15,733	5,823	-	-
Supplies	1,148	73	4,953	6,498	8,667	-	-	13,656	2,016	2,496	3,838
Equipment/renovations	-	-	-	-	164	-	-	4,806	-	-	-
Lease & maintenance of equipment	59	113	969	4,278	3,838	-	-	6,647	3,804	-	-
Weatherization materials	-	-	-	126,347	25,097	56,158	79,207	-	-	-	-
Direct assistance	-	-	-	-	-	-	-	-	-	232,174	265,263
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Other	486	20	4,878	16,843	18,504	-	-	1,270	282	-	-
Total expenses before general and administrative expenses	11,409	3,724	102,442	297,623	182,407	107,330	158,372	249,010	112,285	234,670	269,101
General and administrative expenses	1,670	666	16,598	22,604	17,624	959	535	68,483	27,792	-	-
Total expenses	13,079	4,390	119,040	320,227	200,031	108,289	158,907	317,493	140,077	234,670	269,101
Change in net assets	-	-	39	-	-	-	-	-	-	-	-
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	(39)	-	-	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS											
Department of Health and Human Services											
Ohio Development Services Agency			Williams Cty Dept of JFS	County Dept of JFS	Auglaize Cty Dept of JFS		Defiance/Paulding Counties Consolidated JFS		Hancock Cty Dpt of JFS		
93.568			93.569	93.575							
HEAP Crisis Cooling 19-HC-217 (41)	93.568 Subtotal	CSBG 1819-18 (42)	AFDC Williams County (43)	AFDC Van Wert County (44)	AFDC Auglaize County (45)	AFDC Auglaize County (46)	AFDC Defiance & Paulding Counties (47)	AFDC Defiance & Paulding Counties (48)	AFDC Hancock County (49)	AFDC Hancock County (50)	
REVENUES											
Grants	140,831	1,889,353	555,818	28,177	16,772	10,652	4,598	50,851	15,968	35,493	33,540
Donations	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	273	598	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	140,831	1,889,626	556,416	28,177	16,772	10,652	4,598	50,851	15,968	35,493	33,540
EXPENSES											
Personnel	-	508,291	330,642	20,304	12,472	7,104	2,873	39,819	12,755	25,177	25,146
Consultants/contractual	-	189,137	8,607	153	-	40	32	175	96	188	252
Travel	-	6,808	12,420	373	59	102	47	209	65	484	331
Space	-	24,709	42,760	554	38	194	70	276	214	517	1,160
Supplies	58,647	95,818	19,825	2,632	2,018	722	64	2,153	237	3,114	559
Equipment/renovations	-	4,970	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	18,567	12,477	471	199	34	113	150	293	161	860
Weatherization materials	-	286,809	-	-	-	-	-	-	-	-	-
Direct assistance	82,184	579,621	21,799	-	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Other	-	36,899	15,705	912	654	421	431	154	43	1,322	141
Total expenses before general and administrative expenses	140,831	1,751,629	464,235	25,399	15,440	8,617	3,630	42,936	13,703	30,963	28,449
General and administrative expenses	-	137,997	92,181	2,778	1,332	2,035	968	7,915	2,265	4,530	5,091
Total expenses	140,831	1,889,626	556,416	28,177	16,772	10,652	4,598	50,851	15,968	35,493	33,540
Change in net assets	-	-	-	-	-	-	-	-	-	-	-
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS
 Department of Health & Human Services

	Hardin Cty Dpt of JFS	Hardin Cty Dpt of JFS	93.600					93.602	
	AFDC Hardin County	AFDC Hardin County	93.575 Subtotal	Early Head Start 05CH8481-05-03	Early Head Start Training & Tech Assist 05CH8481-05-03	Head Start 05CH8481-05-00	Head Start Training & Tech Assist 05CH8481-05-00	93.600 Subtotal	Assets for Independence 90E10869/01
	(51)	(52)	(53)	(54)	(55)	(56)	(57)	(57)	
REVENUES									
Grants	22,411	8,621	227,083	101,211	2,200	3,698,832	40,549	3,842,792	18,036
Donations	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	9
Investment income	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	16,367	-	16,367	-
In-kind	-	-	-	7,607	-	998,611	-	1,006,218	-
Total Revenue	22,411	8,621	227,083	108,818	2,200	4,713,810	40,549	4,865,377	18,045
EXPENSES									
Personnel	14,811	5,689	166,150	46,260	-	2,507,380	-	2,553,640	17,194
Consultants/contractual	82	43	1,061	-	-	12,840	-	12,840	-
Travel	398	340	2,408	5,672	2,200	41,724	37,863	87,459	-
Space	240	199	3,462	1,998	-	229,691	-	231,689	-
Supplies	1,339	110	12,948	28,599	-	163,426	-	192,025	(16)
Equipment/renovations	-	-	-	-	-	43,609	-	43,609	-
Lease & maintenance of equipment	66	166	2,513	933	-	38,517	-	39,450	-
Weatherization materials	-	-	-	-	-	-	-	-	-
Direct assistance	-	-	-	158	-	45,665	-	45,823	16,230
Allowance for housing loans	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	7,607	-	998,611	-	1,006,218	-
Other	1,794	222	6,094	7,165	-	178,622	2,686	188,473	-
Total expenses before general and administrative expenses	18,730	6,769	194,636	98,392	2,200	4,260,085	40,549	4,401,226	33,408
General and administrative expenses	3,679	1,852	32,445	10,426	-	453,725	-	464,151	2,670
Total expenses	22,409	8,621	227,081	108,818	2,200	4,713,810	40,549	4,865,377	36,078
Change in net assets	2	-	2	-	-	-	-	-	(18,033)
Net assets - beginning of year	-	-	-	-	-	-	-	-	24,159
Interfund transfers	(2)	-	(2)	-	-	-	-	-	(6,126)
Net assets - end of year	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS
Emergency Food & Shelter National Board

97.024

	EFSP Van Wert Co. 35-6878-00 (58)	EFSP Van Wert Co. 36-6878-00 (59)	EFSP Defiance Co. 36-6730-00 (60)	EFSP Paulding Co. 35-6834-00 (61)	EFSP Paulding Co. 36-6834-00 (62)	EFSP Fulton Co. 35-6746-00 (63)	EFSP Fulton Co. 36-6746-00 (64)	EFSP Henry Co. 35-6766-00 (65)	EFSP Henry Co. 36-6766-00 (66)	EFSP Williams Co. 35-6888-00 (67)	EFSP Williams Co. 36-6888-00 (68)	97.024 Subtotal
REVENUES												
Grants	1,065	1,850	739	1,150	-	5,932	1,543	2,312	5,478	1,342	2,876	24,287
Donations	-	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	1,065	1,850	739	1,150	-	5,932	1,543	2,312	5,478	1,342	2,876	24,287
EXPENSES												
Personnel	-	-	-	-	-	-	-	-	-	-	-	-
Consultants/contractual	-	-	-	-	-	-	-	-	-	-	-	-
Travel	-	-	-	-	-	-	-	-	-	-	-	-
Space	-	-	-	-	-	-	-	-	-	-	-	-
Supplies	-	-	-	-	-	-	-	-	-	-	-	-
Equipment/renovations	-	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	-	-	-	-	-	-	-	-	-	-	-
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-	-
Direct assistance	1,065	1,850	739	1,150	-	5,932	1,543	2,312	5,393	1,342	2,876	24,202
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total expenses before general and administrative expenses	1,065	1,850	739	1,150	-	5,932	1,543	2,312	5,393	1,342	2,876	24,202
General and administrative expenses	-	-	-	-	-	-	-	-	85	-	-	85
Total expenses	1,065	1,850	739	1,150	-	5,932	1,543	2,312	5,478	1,342	2,876	24,287
Change in net assets	-	-	-	-	-	-	-	-	-	-	-	-
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	-	-	-	-	-	-

	FEDERAL PROGRAMS			STATE & LOCAL PROGRAMS							
	GAAP Accounting (69)	Total Federal Programs	Homeless Crisis Response Program S-L-17-6AQ-2 (70)	PIPP Programs 19-PA-117 (71)	Housing Assistance Program S-R-17-6AQ-1 (72)	Supportive Housing Program S-Y-17-6AQ-1 (73)	Partnership in Assistance to the Homeless (74)	Partnership in Assistance to the Homeless (75)	AOOA Home Repair Program (76)	AOOA Home Repair Program (77)	Early Childhood Education NOCAC 073387 (78)
REVENUES											
Grants	-	7,662,837	123,363	34,173	50,644	22,043	29,838	27,462	18,142	8,994	131,325
Donations	-	-	-	-	-	-	600	100	-	-	-
Interest income	-	9	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
Program income	(676)	17,062	-	-	-	-	-	-	-	-	760
In-kind	(552,878)	543,282	-	-	-	-	-	-	-	-	-
Total Revenue	(553,554)	8,223,190	123,363	34,173	50,644	22,043	30,438	27,562	18,142	8,994	132,085
EXPENSES											
Personnel	-	4,072,521	12,486	31,519	968	18,492	26,003	21,767	(31)	1,112	105,660
Consultants/contractual	-	219,385	109	426	16,340	489	-	119	6,291	1,646	239
Travel	-	131,350	4,384	-	-	24	1	-	-	-	727
Space	(35,858)	298,998	9	1,909	(1)	489	-	710	-	-	(837)
Supplies	-	518,207	-	-	-	-	-	70	1	-	1,651
Equipment/renovations	(43,609)	4,970	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	74,797	37	49	-	38	777	208	-	-	(305)
Weatherization materials	-	389,694	-	-	31,861	-	-	-	9,480	7,401	-
Direct assistance	-	859,467	92,801	-	-	-	-	-	-	-	1,100
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind	(552,878)	543,282	-	-	-	-	-	-	-	-	-
Other	149,453	402,442	-	270	-	11	489	-	-	-	4,214
Total expenses before general and administrative expenses	(482,892)	7,515,113	109,826	34,173	49,168	19,543	27,270	22,874	15,741	10,159	112,449
General and administrative expenses	-	796,771	13,537	-	1,476	2,500	3,168	4,688	108	155	19,636
Total expenses	(482,892)	8,311,884	123,363	34,173	50,644	22,043	30,438	27,562	15,849	10,314	132,085
Change in net assets	(70,662)	(88,694)	-	-	-	-	-	-	2,293	(1,320)	-
Net assets - beginning of year	101,909	126,068	-	-	-	-	-	-	-	-	-
Interfund transfers	-	(6,127)	-	-	-	-	-	-	(2,293)	1,320	-
Net assets - end of year	31,247	31,247	-	-	-	-	-	-	-	-	-

STATE & LOCAL PROGRAMS

	Early Childhood Education NOCAC 073387 (79)	Early Childhood Education Montpelier 40815 (80)	Early Childhood Education Montpelier 40815 (81)	COHHIO Diversion Training (82)	Housewarming Program (83)	Housewarming Program (84)	United Way Williams County (85)	United Way Defiance County (86)	United Way Defiance County (87)	United Way Van Wert County (88)	United Way Van Wert County (89)
REVENUES											
Grants	111,870	25,898	27,629	500	3,917	254	7,691	33,236	37,714	3,714	860
Donations	-	-	-	250	-	-	-	(250)	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	111,870	25,898	27,629	750	3,917	254	7,691	32,986	37,714	3,714	860
EXPENSES											
Personnel	84,540	20,732	20,717	499	342	254	2,782	22,552	20,152	703	-
Consultants/contractual	237	-	6	-	-	-	-	-	-	-	-
Travel	673	(109)	307	-	238	-	730	730	276	413	-
Space	387	-	-	-	-	-	-	-	-	-	-
Supplies	1,508	14	303	-	-	-	3,408	486	9,967	61	-
Equipment/renovations	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	691	244	148	-	-	-	-	116	80	-	-
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-
Direct assistance	911	632	431	-	-	-	-	-	4,989	2,282	860
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Other	4,285	(843)	756	-	-	-	450	1,156	2,250	255	-
Total expenses before general and administrative expenses	93,232	20,670	22,668	499	580	254	7,370	25,040	37,714	3,714	860
General and administrative expenses	18,638	5,228	4,961	-	-	-	-	-	-	-	-
Total expenses	111,870	25,898	27,629	499	580	254	7,370	25,040	37,714	3,714	860
Change in net assets	-	-	-	251	3,337	-	321	7,946	-	-	-
Net assets - beginning of year	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	(251)	(3,337)	-	-	-	-	-	-
Net assets - end of year	-	-	-	-	-	-	321	7,946	-	-	-

STATE & LOCAL PROGRAMS

	United Way Fulton County (90)	United Way Paulding County (91)	United Way Paulding County (92)	United Way Henry County (93)	Electric Partnership Program 18-EPP-14 (94)	Electric Partnership Program 20-EPP-14 (95)	Toledo Edison (96)	Toledo Edison (97)	AEP (98)	Suburban Natural Gas (99)	Financial Empowerment (100)	Financial Empowerment (101)	Rent Smart (102)
REVENUES													
Grants	20,500	1,000	2,188	5,000	130,276	58,017	15,799	35,411	11,999	3,220	-	12,500	2,023
Donations	-	-	-	-	-	-	-	-	-	-	15,050	500	-
Interest income	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	20,500	1,000	2,188	5,000	130,276	58,017	15,799	35,411	11,999	3,220	15,050	13,000	2,023
EXPENSES													
Personnel	3,002	923	98	608	24,831	17,190	290	2,059	773	66	-	7,005	-
Consultants/contractual	-	-	-	-	-	-	1,050	745	1,076	1,000	-	2,256	-
Travel	662	77	66	134	-	225	-	225	225	-	-	448	-
Space	-	-	-	-	225	95	-	-	-	-	-	-	-
Supplies	5,376	-	2,024	-	16	-	-	-	-	-	24	404	-
Equipment/renovations	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	-	-	-	-	-	-	-	-	-	-	-	-
Weatherization materials	-	-	-	-	99,541	37,460	10,974	21,397	3,944	1,200	-	-	-
Direct assistance	8,511	-	-	-	-	-	-	-	-	-	-	350	2,023
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-	-	-
In-kind	-	-	-	-	-	-	-	-	-	-	-	-	-
Other	1,918	-	-	302	1,241	318	-	-	-	-	-	1,531	-
Total expenses before general and administrative expenses	19,469	1,000	2,188	1,044	125,854	55,288	12,314	24,426	6,018	2,266	24	11,994	2,023
General and administrative expenses	-	-	-	-	156	2,729	1,795	1,324	2,505	-	-	-	-
Total expenses	19,469	1,000	2,188	1,044	126,010	58,017	14,109	25,750	8,523	2,266	24	11,994	2,023
Change in net assets	1,031	-	-	3,956	4,266	-	1,690	9,661	3,476	954	15,026	1,006	-
Net assets - beginning of year	-	-	-	-	-	-	9,101	-	-	-	-	-	-
Interfund transfers	-	-	-	-	(4,266)	-	(10,791)	-	(3,476)	-	-	-	-
Net assets - end of year	1,031	-	-	3,956	-	-	9,661	-	-	954	15,026	1,006	-

STATE & LOCAL PROGRAMS

DISCRETIONARY ACTIVITIES

	Ohio Bureau of Workers Compensation (103)	Housing Support (104)	State & Local Subtotal	BCI & Training Program (105)	Richland (106)	Housing Projects (107)	Unrestricted Programs (108)	Grant Funded Property and Equipment (109)	Emergency Payment Donations (110)	Discretionary Activities Total	Corporate Activities (111)
REVENUES											
Grants	27,589	1,000	1,025,789	-	-	-	36	-	-	36	-
Donations	-	8,500	24,750	-	150	-	37,053	-	13,540	50,743	-
Interest income	-	-	-	-	-	192,849	21,861	-	-	214,710	-
Investment income	-	-	-	-	-	-	67,308	-	-	67,308	-
Program income	-	-	760	25,254	31,109	-	4,649	-	361	61,373	28,044
In-kind	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	27,589	9,500	1,051,299	25,254	31,259	192,849	130,907	-	13,901	394,170	28,044
EXPENSES											
Personnel	-	7,090	455,184	21,523	1,238	-	14,717	-	-	37,478	624
Consultants/contractual	-	-	32,029	150	120	-	10,570	-	-	10,840	80
Travel	-	192	10,648	101	19	-	129	-	-	249	40
Space	-	-	2,986	-	239	-	1,582	-	-	1,821	-
Supplies	27,589	-	52,902	2,652	898	-	3,709	-	-	7,259	84
Equipment/renovations	-	-	-	-	-	-	-	-	-	-	-
Lease & maintenance of equipment	-	-	2,083	1	430	-	206	-	-	637	9,887
Weatherization materials	-	-	223,258	-	-	-	-	-	-	-	-
Direct assistance	-	-	114,890	-	-	-	1,905	-	16,478	18,383	-
Allowance for housing loans	-	-	-	-	-	192,849	-	-	-	192,849	-
In-kind	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	18,603	827	4,261	-	36,490	-	-	41,578	16,105
Total expenses before general and administrative expenses	27,589	7,282	912,583	25,254	7,205	192,849	69,308	-	16,478	311,094	26,820
General and administrative expenses	-	-	82,604	-	-	-	-	-	-	-	-
Total expenses	27,589	7,282	995,187	25,254	7,205	192,849	69,308	-	16,478	311,094	26,820
Change in net assets	-	2,218	56,112	-	24,054	-	61,599	-	(2,577)	83,076	1,224
Net assets - beginning of year	-	14,055	23,156	-	146,970	-	1,388,422	457,800	13,131	2,006,323	383,028
Interfund transfers	-	-	(23,094)	-	-	-	29,221	-	-	29,221	-
Net assets - end of year	-	16,273	56,174	-	171,024	-	1,479,242	457,800	10,554	2,118,620	384,252

Northwestern Ohio Community Action Commission, Inc. and Subsidiary
Schedule of Expenditures of Federal Awards
Year Ended December 31, 2019

Federal Grantor Program Title	C.F.D.A. 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	\$ 221,444
Child and Adult Care Food Program Summer Food Service Program for Children	10.559	State of Ohio, Dept. of Educ.	073387	50,213
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program	10.561	Fulton County Job and Family Services	N/A	<u>2,428</u>
Total U.S. Department of Agriculture				<u>274,085</u>
<u>U.S. Department of Housing and Urban Development:</u>				
Homeless Crisis Response Program	14.231	Ohio Development Services Agency	N-L-17-6AQ-1	41,763
Continuum of Care Program	14.267	U.S. Department of Housing and Urban Development	OH0532L5E071500	242,412
Richland Place	14.856	Henry Metro Housing	OH12-K084-001	<u>16,347</u>
Total U.S. Department of Housing and Urban Development				<u>300,522</u>
<u>U.S. Department of Labor:</u>				
Youth WIOA/ CCMEP	17.259	Williams County Job and Family Services	N/A	230
Youth WIOA/ CCMEP	17.259	Henry County Job and Family Services	N/A	<u>1,999</u>
		Total Federal Expenditures CFDA 17.259		<u>2,229</u>
Total U.S. Department of Labor				<u>2,229</u>
<u>U.S. Department of Energy:</u>				
Weatherization Assistance for Low- Income Persons	81.042	Ohio Development Services Agency	D18-113	167,328
Weatherization Assistance for Low- Income Persons	81.042	Ohio Development Services Agency	D19-113	<u>242,225</u>
		Total Federal Expenditures CFDA 81.042		<u>409,553</u>
Total U.S. Department of Energy				<u>409,553</u>
<u>U.S. Department of Health and Human Services:</u>				
TANF Cluster:				
Temporary Assistance for Needy Families	93.558	Fulton County Job and Family Services	N/A	11,340
Temporary Assistance for Needy Families	93.558	Fulton County Job and Family Services	N/A	51,073
Temporary Assistance for Needy Families	93.558	Auglaize County Job and Family Services	N/A	19,849
Temporary Assistance for Needy Families	93.558	Williams County Job and Family Services	N/A	2,545
Temporary Assistance for Needy Families	93.558	Williams County Job and Family Services	N/A	2,156
Temporary Assistance for Needy Families	93.558	Van Wert County Job and Family Services	N/A	\$ 1,642

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, 2019

Federal Grantor Program Title	C.F.D.A. 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	Hancock County Job and Family Services	N/A	\$ 17,469
Temporary Assistance for Needy Families	93.558	Hardin County Job and Family Services	N/A	5,588
Temporary Assistance for Needy Families	93.558	Henry County Job and Family Services	N/A	2,024
Temporary Assistance for Needy Families	93.558	Defiance/Paulding Counties Consolidated JFS	N/A	<u>5,393</u>
Total Federal Expenditures CFDA 93.558				<u>119,079</u>
Home Weatherization Assistance	93.568	Ohio Development Services Agency	H18-113	320,027
Home Weatherization Assistance	93.568	Ohio Development Services Agency	H19-113	199,958
Home Weatherization Assistance Enhancement	96.568	Ohio Development Services Agency	18-HE-113	108,289
Home Weatherization Assistance Enhancement	96.568	Ohio Development Services Agency	19-HE-113	158,907
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	19-HA-117	317,493
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	20-HA-117	140,077
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	19-HE-217	234,670
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	20-HE-217	269,101
Low Income Home Energy Assistance Program	93.568	Ohio Development Services Agency	19-HC-217	<u>140,831</u>
Total Federal Expenditures CFDA 93.568				<u>1,889,353</u>
Community Services Block Grant	93.569	Ohio Development Services Agency	1819-18	<u>555,818</u>
CCDF Cluster:				
Child Care and Development Block Grant	93.575	Williams County Job and Family Services	N/A	28,177
Child Care and Development Block Grant	93.575	Van Wert County Job and Family Services	N/A	16,772
Child Care and Development Block Grant	93.575	Auglaize County Job and Family Services	N/A	15,250
Child Care and Development Block Grant	93.575	Defiance/Paulding Counties Consolidated JFS	N/A	66,819
Child Care and Development Block Grant	93.575	Hancock County Job and Family Services	N/A	69,033
Child Care and Development Block Grant	93.575	Hardin County Job and Family Services	N/A	<u>31,032</u>
Total Federal Expenditures CFDA 93.575				\$ <u>227,083</u>

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, 2019

Federal Grantor Program Title	C.F.D.A. Number	Funding Source/ Pass-Through Entity	Pass-Through Entity Identifying Number	Federal Expenditures
Head Start	93.600	U.S. Dept. of Health and Human Services	05CH8481-05-03	\$ <u>3,842,792</u>
Assets for Independence Demonstration	93.602	U.S. Dept. of Health and Human Services	90EI0869/01	<u>18,036</u>
Total U.S. Department of Health and Human Services				<u>6,425,078</u>
<u>U.S. Department of Homeland Security:</u>				
EFSP Van Wert County	97.024	Emergency Food and Shelter National Board Program	35-6878-00 / 36-6878-00	2,915
EFSP Defiance County	97.024	Emergency Food and Shelter National Board Program	36-6730-00	739
EFSP Paulding County	97.024	Emergency Food and Shelter National Board Program	35-6834-00	1,150
EFSP Fulton County	97.024	Emergency Food and Shelter National Board Program	35-6746-00 / 36-6746-00	7,475
EFSP Henry County	97.024	Emergency Food and Shelter National Board Program	35-6766-00 / 36-6766-00	7,790
EFSP Williams County	97.024	Emergency Food and Shelter National Board Program	35-6888-00/ 36-6888-00	<u>4,218</u>
		Total Federal Expenditures CFDA 97.024		<u>24,287</u>
Total U.S. Department of Homeland Security				<u>24,287</u>
Total Expenditures of Federal Awards				\$ <u>7,662,837</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, 2019. 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.

Ref. No.	Program	Funding Source	Reporting Period
FEDERAL PROGRAMS			
(1)	Child Care Food Program	Ohio Department of Education	10/01/18 - 09/30/19
(2)	Child Care Food Program	Ohio Department of Education	10/01/19 - 09/30/20
(3)	Child Care Food Program - Summer Food Service	Ohio Department of Education	06/01/19 - 08/31/19
(4)	Food Assistance Employment & Training 2017-139	Fulton County Dept. Job & Fam Serv.	01/01/19 - 12/31/19
(5)	Homeless Crisis Response Program	Ohio Development Services Agency	01/01/18 - 12/31/19
(6)	Continuum of Care OH0532L5E071500	U.S. Dept. of Housing & Urban Devlp.	12/01/17 - 11/30/20
(7)	Richland Place	Henry Metropolitan Housing Authority	01/01/19 - 12/31/19
(8)	Youth WIOA/CCMEP	Williams County Dept. Job & Fam Serv.	10/01/18 - 09/30/19
(9)	Youth WIOA/CCMEP	Williams County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(10)	Youth WIOA/CCMEP	Henry County Dept. Job & Fam Serv	10/01/18 - 09/30/19
(11)	Youth WIOA/CCMEP	Henry County Dept. Job & Fam Serv	10/01/19 - 09/30/20
(12)	Weatherization Assistance Program D18-113	Ohio Development Services Agency	07/01/18 - 06/30/19
(13)	Weatherization Assistance Program D19-113	Ohio Development Services Agency	07/01/19 - 06/30/20
(14)	CCMEP Henry County	Henry County Dept. Job & Fam Serv	10/01/18 - 09/30/19
(15)	CCMEP Henry County	Henry County Dept. Job & Fam Serv	10/01/19 - 09/30/20
(16)	CCMEP Defiance County	Defiance/Paulding Counties Cons. JFS	10/01/18 - 09/30/19
(17)	CCMEP Defiance County	Defiance/Paulding Counties Cons. JFS	10/01/19 - 09/30/20
(18)	CCMEP Paulding County	Defiance/Paulding Counties Cons. JFS	10/01/18 - 09/30/19
(19)	CCMEP Paulding County	Defiance/Paulding Counties Cons. JFS	10/01/19 - 09/30/20
(20)	CCMEP Williams County	Williams County Dept. Job & Fam Serv.	10/01/18 - 09/30/19
(21)	CCMEP Williams County	Williams County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(22)	Housing Coordination Services	Williams County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(23)	Housing Coordination Services	Van Wert County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(24)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/18 - 06/30/19
(25)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(26)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/18 - 06/30/19
(27)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(28)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/18 - 09/30/19
(29)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(30)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(31)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/18 - 06/30/19
(32)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(33)	Home Weatherization Assistance H18-113	Ohio Development Services Agency	07/01/18 - 06/30/19
(34)	Home Weatherization Assistance H19-113	Ohio Development Services Agency	07/01/19 - 06/30/20
(35)	Home Weatherization Assistance Enhn. 18-HE-113	Ohio Development Services Agency	07/01/18 - 06/30/19
(36)	Home Weatherization Assistance Enhn. 19-HE-113	Ohio Development Services Agency	07/01/19 - 06/30/20
(37)	HEAP Administration 19-HA-117	Ohio Development Services Agency	09/01/18 - 08/31/19
(38)	HEAP Administration 20-HA-117	Ohio Development Services Agency	09/01/19 - 08/31/20
(39)	HEAP Emergency 19-HE-217	Ohio Development Services Agency	11/01/18 - 03/31/19
(40)	HEAP Emergency 20-HE-217	Ohio Development Services Agency	11/01/19 - 03/31/20
(41)	HEAP Crisis Cooling 19-HC-217	Ohio Development Services Agency	07/01/19 - 08/31/19
(42)	CSBG 1819-18	Ohio Development Services Agency	01/01/18 - 12/31/19
(43)	AFDC Williams County	Williams County Dept. Job & Fam Serv.	01/01/19 - 12/31/19
(44)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	01/01/19 - 12/31/19
(45)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/18 - 09/30/19
(46)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/19 - 09/30/20
(47)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/18 - 09/30/19
(48)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/19 - 09/30/20
(49)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/18 - 06/30/19
(50)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(51)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/18 - 06/30/19
(52)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/19 - 06/30/20
(53)	Early Head Start 05CH8481-05-03	U.S. Dept. of Health & Human Services	08/01/19 - 12/31/19

Ref. No.	Program	Funding Source	Reporting Period
(54)	Early Head Start Training & Tech Asst. 05CH8481-05-03	U.S. Dept. of Health & Human Services	08/01/19 - 12/31/19
(55)	Head Start 05CH8481-05-00	U.S. Dept. of Health & Human Services	01/01/19 - 12/31/19
(56)	Head Start Training & Tech Asst. 05CH8481-05-00	U.S. Dept. of Health & Human Services	01/01/19 - 12/31/19
(57)	Assets for Independence	U.S. Dept. of Health & Human Services	09/30/14 - 09/29/19
(58)	EFSP Van Wert County 35-6878-00	Emergy. Food & Shelter Nat. Brd. Prgm.	02/01/18 - 03/31/19
(59)	EFSP Van Wert County 36-6878-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 03/31/20
(60)	EFSP Defiance County 36-6730-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 03/31/20
(61)	EFSP Paulding County 35-6834-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/17 - 03/31/20
(62)	EFSP Paulding County 36-6834-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 03/31/20
(63)	EFSP Fulton County 35-6746-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/17 - 03/31/20
(64)	EFSP Fulton County 36-6746-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 03/31/20
(65)	EFSP Henry County 35-6766-00	Emergy. Food & Shelter Nat. Brd. Prgm.	02/01/18 - 03/31/19
(66)	EFSP Henry County 36-6766-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 03/31/20
(67)	EFSP Williams County 35-6888-00	Emergy. Food & Shelter Nat. Brd. Prgm.	02/01/18 - 01/31/19
(68)	EFSP Williams County 36-6888-00	Emergy. Food & Shelter Nat. Brd. Prgm.	10/01/18 - 03/31/20

GENERALLY ACCEPTED ACCOUNTING PRINCIPLES (GAAP) ADJUSTMENTS

(69)	GAAP Accounting	Various	01/01/19 - 12/31/19
------	-----------------	---------	---------------------

STATE AND LOCAL PROGRAMS

(70)	Homeless Crisis Program S-L-17-6AQ-2	Ohio Development Services Agency	01/01/18 - 12/31/19
(71)	PIPP Program 19-PA-117	Ohio Development Services Agency	01/01/19 - 12/31/19
(72)	Housing Assistance Program S-R-17-6AQ-1	Ohio Development Services Agency	03/01/18 - 02/29/20
(73)	Supportive Housing Program S-Y-17-6AQ-1	Ohio Development Services Agency	01/01/18 - 12/31/19
(74)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/18 - 06/30/19
(75)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/19 - 06/30/20
(76)	Home Repair Program	Area Office on Aging of NW Ohio Inc.	07/01/19 - 12/31/19
(77)	Home Repair Program	Area Office on Aging of NW Ohio Inc.	01/01/19 - 06/30/19
(78)	Early Childhood Education #073387	Ohio Department of Education	07/01/18 - 06/30/19
(79)	Early Childhood Education #073387	Ohio Department of Education	07/01/19 - 06/30/20
(80)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/18 - 06/30/19
(81)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/19 - 06/30/20
(82)	COHHIO Diversion Training	COHHIO	07/01/18 - 06/30/19
(83)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/18 - 06/30/19
(84)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/19 - 06/30/20
(85)	United Way Williams County	United Way of Williams County	01/01/19 - 12/31/19
(86)	United Way Defiance County	United Way of Defiance County	07/01/18 - 06/30/19
(87)	United Way Defiance County	United Way of Defiance County	07/01/19 - 06/30/20
(88)	United Way Van Wert County	United Way of Van Wert County	07/01/18 - 06/30/19
(89)	United Way Van Wert County	United Way of Van Wert County	07/01/19 - 06/30/20
(90)	United Way Fulton County	United Way of Fulton County	01/01/19 - 12/31/19
(91)	United Way Paulding County	United Way of Paulding County	07/01/18 - 06/30/19
(92)	United Way Paulding County	United Way of Paulding County	07/01/19 - 06/30/20
(93)	United Way Henry County	United Way of Henry County	01/01/19 - 12/31/19
(94)	Electric Partnership Program 18-EPP-14	American Electric Power / First Energy	07/01/18 - 06/30/19
(95)	Electric Partnership Program 20-EPP-14	American Electric Power / First Energy	07/01/19 - 06/30/20
(96)	Toledo Edison Energy Program	Toledo Edison Company	06/01/18 - 05/31/19
(97)	Toledo Edison Energy Program	Toledo Edison Company	06/01/19 - 05/31/20
(98)	AEP	American Electric Power	01/01/19 - 12/31/19
(99)	Suburban Natural Gas	Suburban Natural Gas	07/01/19 - 06/30/20
(100)	Financial Empowerment	Private Donors	10/15/19 - 10/15/20
(101)	Financial Empowerment	First Financial	12/19/18 - 12/19/19
(102)	Rent Smart	Private Donors	07/01/19 - 06/30/20
(103)	Ohio Bureau of Workers Compensation	Ohio Bureau of Workers Compensation	10/17/19 - 02/14/20
(104)	Housing Support	Bryan Cmty Apts/Clay Meadows/Clinton Cir.	01/01/19 - 12/31/19

See Independent Auditors' Report.

Ref.			
No.	Program	Funding Source	Reporting Period
DISCRETIONARY ACTIVITIES			
(105)	BCI & Training Program	Various	01/01/19 - 12/31/19
(106)	Richland Place	Various	01/01/19 - 12/31/19
(107)	Housing Projects	Various	01/01/19 - 12/31/19
(108)	Unrestricted Programs	Various	01/01/19 - 12/31/19
(109)	Grant Funded Property and Equipment	Various	01/01/19 - 12/31/19
(110)	Emergency Payment Donations	Various	01/01/19 - 12/31/19
(111)	Corporate Activities	Various	01/01/19 - 12/31/19

**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 consolidated financial statements of Northwestern Ohio Community Action Commission, Inc. and Subsidiary (a not-for-profit organization), which comprise the consolidated statement of financial position as of December 31, 2019, and the related consolidated statements of activities and changes in net assets, 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 27, 2020.

Internal Control Over Financial Reporting

In planning and performing our audit of the consolidated financial statements, we considered the Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over financial reporting (internal control) to determine the 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 Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control. Accordingly, we do not express an opinion on the effectiveness Northwestern Ohio Community Action Commission, Inc. and Subsidiary'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 combination of deficiencies, in internal control, such that there is a reasonable possibility that a material misstatement of the entity's consolidated financial statements will not be prevented or detected and corrected on a timely basis. A *significant deficiency* is a deficiency, or 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 over financial reporting was for the limited purpose described in the first paragraph of this section and was not designed to identify all deficiencies in internal control over financial reporting that might be material weaknesses or significant deficiencies. Given these limitations, during our audit, we did not identify any deficiencies in internal control over financial reporting that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

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 material effect on the determination of consolidated financial statement amounts. 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 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 Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control and compliance. Accordingly, this report is not suitable for any other purpose.

Clark, Schaefer, Hackett & Co.

Springfield, Ohio
August 27, 2020

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

We have audited Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with the types of compliance requirements described in the *OMB Compliance Supplement* that could have a direct and material effect on each of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's major federal programs for the year ended December 31, 2019. 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.

Management's Responsibility

Management is responsible for compliance with federal statutes, regulations, and the terms and conditions of its federal awards applicable to its federal programs.

Auditors' Responsibility

Our responsibility is to express an opinion on compliance for each of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's major federal programs based on our audit of the types of compliance requirements referred to above. 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). Those standards and the Uniform Guidance require that we plan and perform the audit to obtain reasonable assurance about whether noncompliance with the compliance requirements referred to above that could have a material effect on the major federal programs occurred. An audit includes examining, on a test basis, evidence about Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance with those requirements and performing such other procedures as we considered necessary in the circumstances.

We believe that our audit provides a reasonable basis for our opinion on compliance for each major program. However, our audit does not provide a legal determination of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's compliance.

Opinion on Each Major Federal Program

In our opinion, Northwestern Ohio Community Action Commission, Inc. and Subsidiary complied, in all material respects, with the compliance requirements referred to above that could have a direct and material effect on each of its major federal programs identified in the summary of auditors' results of the accompanying schedule of findings and questioned costs for the year ended December 31, 2019.

Report on Internal Control Over Compliance

Management of Northwestern Ohio Community Action Commission, Inc. and Subsidiary is responsible for establishing and maintaining effective internal control over compliance with the types of compliance requirements referred to above. In planning and performing our audit of compliance, we considered Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over compliance with the types of requirements that could have a direct and material effect on each major program to determine the auditing procedures that are appropriate in the circumstances for the purpose of expressing an opinion on compliance for each major federal program 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 internal control over compliance. Accordingly, we do not express an opinion on the effectiveness of Northwestern Ohio Community Action Commission, Inc. and Subsidiary's internal control over compliance.

A deficiency in internal control over compliance 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, noncompliance with a type of compliance requirements 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 compliance requirement 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 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 first paragraph of this section and was not designed to identify all deficiencies in internal control over compliance that might be material weaknesses or significant deficiencies. We did not identify any deficiencies in internal control over compliance that we consider to be material weaknesses. However, material weaknesses may exist that have not been identified.

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 that 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 27, 2020

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> _____	No
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> _____	No
Any audit findings disclosed that are required to be reported in accordance with the Uniform Guidance?	_____	Yes	_____ <u>X</u> _____	No

Identification of major programs:

CFDA Number	Name of Federal Program or Cluster
93.568	Low-income Housing Energy Assistance Program

Dollar threshold used to distinguish between Type A and Type B programs:	\$750,000
--	-----------

Auditee qualified as low-risk auditee?			_____ <u>X</u> _____	Yes		_____	No
--	--	--	----------------------	-----	--	-------	----

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

