



**CLARK SCHAEFER HACKETT**  
BUSINESS ADVISORS

**Northwestern Ohio Community Action Commission, Inc. and Subsidiary**

Consolidated Financial Statements and Supplemental Information

December 31, 2022

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, 2022, 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, 2022, 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 September 8, 2023, 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  
September 8, 2023

Northwestern Ohio Community Action Commission, Inc. and Subsidiary  
Consolidated Statement of Financial Position  
December 31, 2022

Assets

Current assets:

Cash and cash equivalents	\$	1,439,003
Marketable securities		501,189
Accounts receivable		16
Grants receivable		1,333,603
Weatherization inventory		34,396
Prepaid expenses		75,898
		<u>3,384,105</u>

Other assets:

Operating lease right-of-use asset		253,451
Loans and interest receivable-related parties, net		2,570,000
Stock investments		100
		<u>2,823,551</u>

Property and equipment, net		<u>1,010,923</u>
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Total assets	\$	<u>7,218,579</u>
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Liabilities and Net Assets

Current liabilities:

Accounts payable	\$	319,709
Accrued payroll and associated liabilities		291,027
Grant funds received in advance		908,587
Operating lease liability, current portion		18,513
		<u>1,537,836</u>

Long-term liabilities:

Housing loans payable		2,570,000
Operating lease liability, long-term portion		236,489
		<u>2,806,489</u>

Total liabilities		<u>4,344,325</u>
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Net assets:

Without donor restrictions		2,638,886
With donor restrictions		235,368
		<u>2,874,254</u>

Total liabilities and net assets	\$	<u>7,218,579</u>
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Northwestern Ohio Community Action Commission, Inc. and Subsidiary  
Consolidated Statement of Activities  
Year Ended December 31, 2022

	<u>Without Donor Restrictions</u>	<u>With Donor Restrictions</u>	<u>Total</u>
Revenues:			
Grant revenue	\$ -	15,574,488	15,574,488
Donations	73,698	4,077	77,775
Interest income	224,219	-	224,219
Program income	94,943	12,900	107,843
In-kind contributions	-	805,948	805,948
Net assets released from restrictions	<u>16,508,601</u>	<u>(16,508,601)</u>	<u>-</u>
 Total revenues	 <u>16,901,461</u>	 <u>(111,188)</u>	 <u>16,790,273</u>
Program activities:			
Child development	5,167,765	-	5,167,765
Community services	6,503,601	-	6,503,601
Housing and homelessness	814,724	-	814,724
Weatherization and home repair	2,999,116	-	2,999,116
Other community activities	<u>354,050</u>	<u>-</u>	<u>354,050</u>
 Total program expenses	 15,839,256	 -	 15,839,256
Support services:			
Management and general	<u>1,058,389</u>	<u>-</u>	<u>1,058,389</u>
 Total expenses	 <u>16,897,645</u>	 <u>-</u>	 <u>16,897,645</u>
 Change in net assets from operations	 3,816	 (111,188)	 (107,372)
 Investment returns	 <u>(82,607)</u>	 <u>-</u>	 <u>(82,607)</u>
 Change in net assets	 (78,791)	 (111,188)	 (189,979)
Net assets, beginning of year	<u>2,717,677</u>	<u>346,556</u>	<u>3,064,233</u>
Net assets, end of year	<u>\$ 2,638,886</u>	<u>235,368</u>	<u>2,874,254</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, 2022

	<u>Program</u>	<u>Management and General</u>	<u>Total</u>
Personnel	\$ 4,875,261	795,366	5,670,627
Consultants/contractual	468,763	70,766	539,529
Travel	110,146	5,659	115,805
Space	323,792	28,338	352,130
Supplies	864,472	33,045	897,517
Equipment	1,164	-	1,164
Lease and maintenance of equipment	179,304	42,106	221,410
Weatherization materials	1,003,098	-	1,003,098
Direct assistance	6,420,879	494	6,421,373
Allowance for housing loans	224,219	-	224,219
In-kind expenses	805,948	-	805,948
Other costs	<u>562,210</u>	<u>82,615</u>	<u>644,825</u>
 Total expenses	 \$ <u>15,839,256</u>	 <u>1,058,389</u>	 <u>16,897,645</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, 2022

Cash from operating activities:	
Change in net assets	\$ (189,979)
Adjustments to reconcile change in net assets to net cash from operating activities:	
Depreciation	189,924
Realized gain on marketable securities	(7,472)
Unrealized loss on marketable securities	96,014
Amortization of operating lease right-of-use asset	19,004
Effects of changes in operating assets and liabilities:	
Accounts receivable	(16)
Grants receivable	690,462
Weatherization inventory	77,238
Prepaid expenses	(4,546)
Accounts payable	(94,688)
Accrued payroll and related expenses	(3,136)
Operating lease liabilities	(17,453)
Grant funds received in advance	<u>(382,640)</u>
Net cash from operating activities	<u>372,712</u>
Cash from investing activities:	
Net purchases of marketable securities	7,607
Purchase of property and equipment	<u>(389,206)</u>
Net change in cash and cash equivalents	(8,887)
Cash and cash equivalents, beginning of year	<u>1,447,890</u>
Cash and cash equivalents, end of year	\$ <u><u>1,439,003</u></u>
Supplemental disclosure of cash flow information:	
Non-cash disposal of property and equipment:	
Disposal of property and equipment:	
Original cost of disposed property and equipment	\$ <u>42,138</u>
Accumulated depreciation of disposed property and equipment	\$ <u>(42,138)</u>
Right-of-use assets obtained with operating lease liabilities	\$ <u>272,455</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, 2022:

*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 (collectively "the limited partnerships"). 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.

### New accounting standards

The Organization has elected the effective date method for implementing Accounting Standards Update "Accounting Standards Codification (ASC) 842" *Leases* where a cumulative adjustment related to the implementation of ASC 842 is recorded as of January 1, 2022, the date of implementation, with no adjustment to any prior year information presented in the consolidated financial statements. The lease standard resulted in the recognition of a right-of-use asset and related lease liability of \$272,455, respectively as of the date of implementation with no material cumulative effect adjustment to net assets. As allowed under the new accounting standard, the Organization elected to apply practical expedients available under the transition provisions, including (i) not reassessing whether expired or existing contracts contain leases, (ii) not reassessing lease classification, and (iii) not revaluing initial direct costs for existing leases.

The Organization also adopted ASU 2020-07, *Presentation and Disclosures by Not-for-Profit (NFP) Entities for Contributed Nonfinancial Assets*, to increase the transparency of the presentation and disclosure of contributed nonfinancial assets. The Organization adopted this guidance on January 1, 2022. The adoption of this standard did not have an impact on the Organization's results of activities or financial position.

### **Basis of presentation**

The consolidated financial statements of the Organization have been prepared in accordance with U.S. generally accepted accounting principles (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, 2022.

### **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 as net assets released from restrictions.

**Revenue recognition (continued)**

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 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.

*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 Organization's programs.

**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.

**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.

**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 and 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, 2022, the Organization has elected to record an allowance for uncollectible accounts of \$2,358,360 due to the uncertain collectability of these balances. The allowance for housing loans expense was \$224,219 for the year ended December 31, 2022.

**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.

**Investment in subsidiary**

The investment in the subsidiaries is recorded using the equity method and the investment is adjusted for the Organization's proportional share of undistributed earnings or losses as of the fiscal year end of the limited partnership which is December 31. The Organization is liable for its proportionate share of any losses in the limited partnership. The equity method of accounting is suspended if the investment is reduced to zero unless the Organization has guaranteed obligations of the investee or is otherwise committed to provide further financial support of the investee. As of December 31, 2022, the investment in equity method of accounting has been suspended.

**Leases**

The Organization leases buildings and equipment. The determination of whether an arrangement is a lease is made at the lease’s inception. Under ASC 842, a contract is (or contains) a lease if it conveys the right to control the use of an identified asset for a period of time in exchange for consideration. Control is defined under the standard as having both the right to obtain substantially all of the economic benefits from use of the asset and the right to direct the use of the asset. Management only reassesses its determination if the terms and conditions of the contract are changed.

Operating leases are included in operating lease right-of-use assets and operating lease liabilities on the statement of financial position. ROU assets represent the Organization’s right to use an underlying asset for the lease term, and lease liabilities represent the Organization’s obligation to make lease payments. Operating lease ROU assets and liabilities are recognized at the lease commencement date based on the present value of lease payments over the lease term. The Organization uses the implicit rate when it is readily determinable. Since most of the Organization’s leases do not provide an implicit rate, to determine the present value of lease payments, management uses the risk-free rate based on the information available at lease commencement. Operating lease ROU assets also includes any lease payments made and excludes any lease incentives. Lease expense for lease payments is recognized on a straight-line basis over the lease term. the Organization’s lease terms may include options to extend or terminate the lease when it is reasonably certain the option will be exercised.

**Subsequent events**

The Organization evaluates events and transactions occurring subsequent to the date of the consolidated financial statements for matters requiring recognition or disclosure in the consolidated financial statements. The accompanying consolidated financial statements consider events through September 8, 2023, the date which the consolidated financial statements were available to be issued.

**3. MARKETABLE SECURITIES:**

The following is a summary of marketable securities at December 31, 2022:

	Cost	Fair Value
Mutual funds	\$ <u>537,842</u>	\$ <u>501,189</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 returns is summarized as follows at December 31, 2022:

Interest income, net	\$ 5,935
Unrealized loss	(96,014)
Realized gain	<u>7,472</u>
Investment returns	\$ <u>(82,607)</u>

**4. GRANTS RECEIVABLE:**

The grants receivable balance as of December 31, 2022, represents amounts due from various funding sources as follows:

Federal programs	\$	1,192,124
State and local programs		<u>141,479</u>
	\$	<u>1,333,603</u>

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

As of December 31, 2022, 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	\$	62,585
Defiance Crossing LP, interest computed at 5% compounded semi-annually, due December 2040.		550,000		407,608
Paigelynn Place LLC, interest computed at 6% compounded semi-annually, due December 2036.		770,000		1,324,350
Villas of Wayne Trail, LLC, interest computed at 4.68% compounded annually, due December 2036.		<u>550,000</u>		<u>563,817</u>
		2,570,000		2,358,360
Allowance for uncollectible accounts		<u>-</u>		<u>(2,358,360)</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, 2022 was \$2,358,360. The amount of interest income recognized on impaired loans during the year ended December 31, 2022 was \$224,219 of which an allowance of \$224,219 has been recorded.

**7. PROPERTY AND EQUIPMENT:**

A summary of property and equipment as of December 31, 2022, is as follows:

Land, buildings and improvements	\$	2,571,242
Vehicles		1,276,081
Equipment		<u>244,166</u>
Subtotal		4,091,489
Accumulated depreciation		<u>(3,080,566)</u>
Property and equipment, net	\$	<u><u>1,010,923</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. Accrued interest for the notes payable would be \$2,358,360 at December 31, 2022.

**9. LEASES:**

The Organization leases certain buildings and equipment at various terms under long-term non-cancelable operating lease agreements. The leases expire at various dates through 2037 and provide for various renewal options. The Organization include in the determination of the right-of-use assets and lease liabilities any renewal options when the options are reasonably certain to be exercised. Certain leases provide for increases in future minimum annual rental payments.

The Organization has elected the short-term lease exemption for all leases with a term of 12 months or less for both existing and ongoing operating leases to not recognize the asset and liability for these leases. Lease payments for short-term leases are recognized on straight-line basis. There were no short-term leases for the years ended December 31, 2022.



**9. LEASES (CONTINUED):**

Total lease costs for the year ended December 31, 2022 was \$26,725.

The following table summarizes the supplemental cash flow information for the years ended December 31, 2022:

Cash paid for amounts included in the measurement of lease liabilities	
Operating cash flows from operating leases	\$ 25,173

The following summarizes the weighted-average remaining lease term and weighted-average discount rate:

Weighted-Average Remaining Lease Term (years)	14.19
Weighted-Average Discount Rate	2.94%

The future minimum lease payments under noncancelable operating leases with terms greater than one year are listed below as of December 31, 2022:

2023	\$ 25,693
2024	21,300
2025	21,300
2026	21,300
2027	21,300
Thereafter	<u>200,575</u>
Total lease payments	311,468
Less: present value discount	<u>(56,466)</u>
	<u>\$ 255,002</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 \$176,193 in 2022.

**11. NET ASSETS WITH DONOR RESTRICTIONS:**

Net assets with donor restrictions are available for the following purposes as of December 31, 2022:

Subject to expenditure for specific purpose:	
Child development	\$ 164,450
Community services	63,637
Housing and homelessness	1,899
Weatherization and home repair	<u>5,382</u>
Total net assets with donor restrictions:	<u>\$ 235,368</u>

**12. CONTRIBUTED NONFINANCIAL ASSETS:**

Donated services are recognized as contributions if the services (a) create or enhance nonfinancial assets or (b) require specialized skills, are performed by people with those skills and would otherwise be purchased by the Organization. The Organization received professional services valued at \$33,423 for the year ended December 31, 2022. The professional services are recorded at the estimated fair value of current rates for similar services.

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 \$171,997 for the year ended December 31, 2022. In valuing the contributed space, the Organization estimated the fair value on the basis of comparable rental rates less any amounts paid for rents.

The Organization also received donated supplies and transportation services valued at \$2,071 for the year ended December 31, 2022. In valuing the contributed supplies and transportation services, the Organization estimated the fair value on the basis of the cost of supplies or purchase of transportation services.

The in-kind matching dollars for Early Childhood Education funds of \$598,457 for the year ended December 31, 2022, are related to Head Start eligible children that are also funded through the Early Childhood Education grant. The value of the in-kind funds is equal to the grant amount received for these children.

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 \$628,856.

**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 and American Rescue Plan Act Home Relief Grant, funded through the Ohio Development Services Agency, provide approximately 23%, 15%, and 26%, 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 \$8,533,000 as of December 31, 2022.

**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.

*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>12/31/22</u>	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>
Marketable securities:				
Exchange-traded funds	\$ 5,038	5,038	-	-
Mutual funds:				
Equity growth	94,562	94,562	-	-
Equity value	75,783	75,783	-	-
Equity international	81,291	81,291	-	-
Fixed income bond	244,515	244,515	-	-
Total marketable securities	\$ <u>501,189</u>	<u>501,189</u>	<u>-</u>	<u>-</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	\$ 1,439,003
Marketable securities	501,189
Accounts receivable	16
Grants receivable	<u>1,333,603</u>
Financial assets available at year-end	3,273,811
Less those unavailable for general expenditures within one year due to donor imposed restrictions:	
Assets subject to expenditure for specific purpose	<u>235,368</u>
Financial assets available to meet cash needs for general expenditures within one year	\$ <u>3,038,443</u>

FEDERAL PROGRAMS

	Department of Agriculture				Department of Housing & Urban Development			
	Ohio Department of Education		Fulton County Dept of JFS		Ohio Department of Development		COVID-19 Homeless Crisis Response Program	
	10.558	10.559	10.561	14.228	14.231	(6)	(7)	(8)
	CACFP USDA 073387	CACFP USDA 073387	Summer Food Service Program 073387	Food Assist. Employment & Training 2022	Community Development Block Grant N-D-20-6AQ-1	Emergency Solutions Grant S-L-21-6AQ-2	Emergency Solutions Grant N-L-21-6AQ-1	COVID-19 Homeless Crisis Response Program N-L-20-6AQ-5
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>Total</b>								
\$ 15,574,488	64,358	138,077	27,279	610	98,796	202,896	64,525	18,005
77,775	-	-	-	-	-	-	-	-
224,219	-	-	-	-	-	-	-	-
107,843	-	-	-	-	-	-	-	-
805,948	-	-	-	-	-	-	-	-
<b>16,790,273</b>	<b>64,358</b>	<b>138,077</b>	<b>27,279</b>	<b>610</b>	<b>98,796</b>	<b>202,896</b>	<b>64,525</b>	<b>18,005</b>
<b>REVENUES</b>								
Grant revenue	8,325	31,203	23,841	610	11,953	68,692	42,728	3,286
Personnel	-	-	35	-	63	1,011	2,000	58
Consultants/contractual	-	166	2,724	-	19	5,601	60	680
Travel	-	22	320	-	128	3,257	11,722	547
Space	56,033	91,320	147,353	-	35	2,987	1,992	5
Supplies	-	15,256	-	-	-	-	-	-
Equipment	-	110	-	-	117	2,379	2,181	680
Lease and maintenance of equipment	-	-	-	-	-	-	-	-
Weatherization materials	-	-	-	-	80,236	82,743	89	12,652
Direct assistance	6,420,879	-	-	-	-	-	-	-
Allowance for housing loans	224,219	-	-	-	-	-	-	-
In-kind expenses	805,948	-	-	-	-	-	-	-
Other costs	560,659	-	26	-	19	1,056	580	97
Total program expenses	15,839,256	64,358	27,279	610	92,570	167,726	61,352	18,005
Management and general	1,058,389	-	-	-	6,226	35,170	3,173	-
<b>Total expenses</b>	<b>16,897,645</b>	<b>138,077</b>	<b>27,279</b>	<b>610</b>	<b>98,796</b>	<b>202,896</b>	<b>64,525</b>	<b>18,005</b>
Change in net assets from operations	(107,372)	-	-	-	-	-	-	-
Investment returns	(82,607)	-	-	-	-	-	-	-
<b>Change in net assets</b>	<b>(189,979)</b>	-	-	-	-	-	-	-
Net assets, beginning of year	3,064,233	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-
<b>Net assets, end of year</b>	<b>\$ 2,874,254</b>	-	-	-	-	-	-	-

FEDERAL PROGRAMS

	Department of Housing & Urban Development					Department of Treasury		
	Ohio Department of Development					Ohio Department of Development		
	14.231	14.231	14.267	14.267	14.856	21.023	21.023	21.023
<b>COVID-19</b>								
Emergency Solutions Grant N-L-20-6AQ-4								
(9)								
Grant revenue	167,203	452,629	246,470	16,627	23,656	3,739,555	634,290	4,373,845
Donations	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-
In-kind contributions	-	-	9,944	-	-	-	-	-
<b>Total revenues</b>	<b>167,203</b>	<b>452,629</b>	<b>256,414</b>	<b>16,627</b>	<b>23,656</b>	<b>3,739,555</b>	<b>634,290</b>	<b>4,373,845</b>
<b>EXPENSES</b>								
Personnel	10,275	124,981	24,397	140	-	102,080	15,843	117,923
Consultants/contractual	4,000	7,069	98	-	-	10,948	341	11,289
Travel	309	6,650	5,047	-	-	1,363	91	1,454
Space	1,500	17,026	1,404	127	23,656	2,603	1,193	3,796
Supplies	90	5,074	680	-	-	4,399	322	4,721
Equipment	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	987	6,227	909	82	-	2,303	681	2,984
Weatherization materials	-	-	-	-	-	-	-	-
Direct assistance	137,282	232,766	189,306	14,207	-	3,561,390	603,535	4,164,925
Allowance for housing loans	-	-	-	-	-	-	-	-
In-kind expenses	-	-	9,944	-	-	-	-	-
Other costs	1,459	3,192	1,377	47	-	(268)	102	(166)
Total program expenses	155,902	402,985	233,162	14,603	23,656	3,684,818	622,108	4,306,926
Management and general	11,301	49,644	23,252	2,024	-	54,737	12,182	66,919
<b>Total expenses</b>	<b>167,203</b>	<b>452,629</b>	<b>256,414</b>	<b>16,627</b>	<b>23,656</b>	<b>3,739,555</b>	<b>634,290</b>	<b>4,373,845</b>
Change in net assets from operations	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	-	-	-	-	-	-	-	-
Net assets, beginning of year	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-
<b>Net assets, end of year</b>	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS

	Department of Energy		Department of Health & Human Services					Auglaize County Dept of JFS					
	Ohio Housing Finance Agency 21,026	Ohio Department of Development 81,042	Williams County Dept of JFS	Van Wert City Dept of JFS 93,558	Housing Coordination Services (22)	Housing Coordination Services (21)	Housing Coordination Services (20)		Housing Coordination Services (19)	81.042 Subtotal	Weatherization Readiness Fund 22-HR-113 (18)	Weatherization Assistance D21-113 (17)	Weatherization Assistance D22-113 (16)
<b>REVENUES</b>													
Grant revenue	842,398		4,248	5,697	2,770			487,490	20,000	207,903	259,587		
Donations	-		-	-	-			-	-	-	-		
Interest income	-		-	-	-			-	-	-	-		
Program income	-		-	-	-			-	-	-	-		
In-kind contributions	-		-	-	-			-	-	-	-		
<b>Total revenues</b>	<b>842,398</b>		<b>4,248</b>	<b>5,697</b>	<b>2,770</b>			<b>487,490</b>	<b>20,000</b>	<b>207,903</b>	<b>259,587</b>		
<b>EXPENSES</b>													
Personnel	42,132		4,019	4,802	2,245			258,903	1,607	132,838	126,065		
Consultants/contractual	351		-	75	-			13,836	-	-	13,836		
Travel	354		33	-	-			7,203	85	3,706	3,497		
Space	1,011		90	227	131			-	-	-	-		
Supplies	361		62	250	-			-	125	-	-		
Equipment	-		-	-	-			-	-	-	-		
Lease and maintenance of equipment	451		5	8	5			-	-	45,649	88,042		
Weatherization materials	-		-	-	-			153,691	-	-	-		
Direct assistance	823,244		-	-	-			-	-	-	-		
Allowance for housing loans	-		-	-	-			-	-	-	-		
In-kind expenses	-		-	-	-			-	-	-	-		
Other costs	183		39	113	16			2,442	-	577	1,865		
Total program expenses	868,087		4,248	5,475	2,397			436,075	1,817	182,770	233,305		
Management and general	5,954		-	222	373			51,415	373	25,133	26,282		
<b>Total expenses</b>	<b>874,041</b>		<b>4,248</b>	<b>5,697</b>	<b>2,770</b>			<b>487,490</b>	<b>2,190</b>	<b>207,903</b>	<b>259,587</b>		
Change in net assets from operations	(31,643)		-	-	-			-	-	-	-		
Investment income	-		-	-	-			-	-	-	-		
<b>Change in net assets</b>	<b>(31,643)</b>												
Net assets, beginning of year	31,643		-	-	-			-	-	-	-		
Interfund transfers	-		-	-	-			-	-	-	-		
<b>Net assets, end of year</b>	<b>-</b>		<b>-</b>	<b>-</b>	<b>-</b>			<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>		

FEDERAL PROGRAMS  
 Department of Health & Human Services

	Department of Health & Human Services									
	Fulton County Dept of JFS					COHHIO		Ohio Department of Development		
	93,558							93,568		
	Defiance/Paulding Counties Consolidated JFS	Fulton County Dept of JFS				COHHIO		Ohio Department of Development		
		(26)	(27)	(28)	(29)	(30)	(31)	93,558 Subtotal	22-113 (32)	H21-113 (33)
	AFDC Defiance & Paulding Counties (24)	Housing Coordination Services (26)	Housing Coordination Services (27)	Housing Coordination Services (28)	AFDC Fulton County (29)	AFDC Fulton County (30)	TANF Housing Now (31)	93,558 Subtotal	Weatherization Assistance 22-113 (32)	Weatherization Assistance H21-113 (33)
<b>REVENUES</b>										
Grant revenue	20,000	3,314	4,058	4,199	26,707	34,094	17,776	143,143	240,468	214,175
Donations	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	103
In-kind contributions	-	-	-	-	-	-	-	-	-	-
<b>Total revenues</b>	<b>20,000</b>	<b>3,314</b>	<b>4,058</b>	<b>4,199</b>	<b>26,707</b>	<b>34,094</b>	<b>17,776</b>	<b>143,143</b>	<b>240,477</b>	<b>214,278</b>
<b>EXPENSES</b>										
Personnel	16,051	2,596	3,165	4,019	20,210	27,089	6,483	107,674	131,726	121,719
Consultants/contractual	113	-	-	25	141	140	77	659	9,793	8,322
Travel	48	-	-	56	276	291	667	1,589	191	296
Space	342	-	268	90	529	425	292	2,690	2,820	2,151
Supplies	75	-	-	-	116	687	832	2,196	6,648	8,378
Equipment	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	530	-	8	4	755	781	24	2,379	9,006	5,990
Weatherization materials	-	-	-	-	-	-	-	-	52,359	40,646
Direct assistance	-	-	-	-	-	-	7,770	7,770	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-
Other costs	46	-	22	5	61	94	18	615	20,120	19,932
Total program expenses	17,205	2,596	3,463	4,199	22,088	29,507	16,163	125,572	232,663	207,434
Management and general	2,795	718	595	-	4,619	4,587	1,613	17,571	7,814	6,844
<b>Total expenses</b>	<b>20,000</b>	<b>3,314</b>	<b>4,058</b>	<b>4,199</b>	<b>26,707</b>	<b>34,094</b>	<b>17,776</b>	<b>143,143</b>	<b>240,477</b>	<b>214,278</b>
Change in net assets from operations	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	-	-	-	-	-	-	-	-	-	-
Net assets, beginning of year	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-
<b>Net assets, end of year</b>	-	-	-	-	-	-	-	-	-	-



**FEDERAL PROGRAMS**

**Department of Health & Human Services**

**Ohio Department of Development**

93,568

	Weatherization Assistance Enhancement 22-HE-113 (34)	Weatherization Assistance Enhancement 21-HE-113 (35)	HEAP Administration 2023-117 (36)	HEAP Administration 22-HA-117 (37)	HEAP Emergency WCP-2023-117 (38)	HEAP Emergency 22-HE-217 (39)	HEAP Crisis Cooling SCP-2022-117 (40)	Emergency LIHWAP 2021-117 (41)	COVID-19 ARPA - HEAP 2022-109 (42)	93,568 Subtotal
<b>REVENUES</b>										
Grant revenue	385,441	348,351	171,162	305,339	203,031	265,679	256,442	123,676	4,000	2,517,764
Donations	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	112
In-kind contributions	-	-	-	-	-	-	-	-	-	-
<b>Total revenues</b>	<b>385,441</b>	<b>348,351</b>	<b>171,162</b>	<b>305,339</b>	<b>203,031</b>	<b>265,679</b>	<b>256,442</b>	<b>123,676</b>	<b>4,000</b>	<b>2,517,876</b>
<b>EXPENSES</b>										
Personnel	9,583	5,147	113,009	198,817	-	-	-	11,316	-	591,317
Consultants/contractual	127,354	100,786	4,831	9,334	-	-	-	73	-	260,493
Travel	-	-	1,010	3,628	-	-	-	18	-	5,143
Space	-	-	6,507	13,424	-	-	-	91	-	24,993
Supplies	-	-	8,291	10,714	148,853	5,470	104,314	370	-	293,038
Equipment	-	27,860	-	-	-	-	-	-	-	27,860
Lease and maintenance of equipment	-	-	3,063	5,831	-	-	-	14	3,000	26,904
Weatherization materials	245,533	185,469	-	-	-	-	-	-	-	524,007
Direct assistance	-	-	-	959	54,178	260,209	152,128	107,558	-	575,032
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-
Other costs	408	25,916	418	-	-	-	-	3	-	66,797
Total program expenses	382,878	345,178	137,129	242,707	203,031	265,679	256,442	119,443	3,000	2,395,584
Management and general	2,563	3,173	34,033	62,632	-	-	-	4,233	1,000	122,292
<b>Total expenses</b>	<b>385,441</b>	<b>348,351</b>	<b>171,162</b>	<b>305,339</b>	<b>203,031</b>	<b>265,679</b>	<b>256,442</b>	<b>123,676</b>	<b>4,000</b>	<b>2,517,876</b>
Change in net assets from operations	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	-	-	-	-	-	-	-	-	-	-
Net assets, beginning of year	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-
<b>Net assets, end of year</b>	-	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS

	Department of Health and Human Services												
	Ohio Department of Development		OCATO		Williams Cty Dept of JFS		Van Wert County Dept of JFS		Auglaize County Dept of JFS		Defiance/Paulding Counties Consolidated JFS		Hancock County Dept of JFS
	93,569	93,569	93,569	93,569	93,569	93,569	93,569	93,569	93,569	93,569	93,569	93,569	93,569
<b>COVID-19 CSBG CARES 2020-18</b>	(43)	(44)	(45)	(46)	(47)	(48)	(49)	(50)	(51)	(52)	(53)		
Grant revenue	380,301	342,628	50,000	13,889	3,280	1,890	6,724	7,762	31,633	11,056	92,271		
Donations	-	-	-	-	-	-	-	-	-	-	-		
Interest income	-	-	-	-	-	-	-	-	-	-	-		
Program income	-	-	-	-	-	-	-	-	-	-	-		
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-		
<b>Total revenues</b>	<b>380,301</b>	<b>342,628</b>	<b>50,000</b>	<b>13,889</b>	<b>3,280</b>	<b>1,890</b>	<b>6,724</b>	<b>7,762</b>	<b>31,633</b>	<b>11,056</b>	<b>92,271</b>		
<b>EXPENSES</b>													
Personnel	36,519	115,910	-	11,635	2,673	1,574	5,916	6,746	25,387	8,803	76,983		
Consultants/contractual	45,594	8,002	-	70	27	18	35	38	179	50	422		
Travel	314	4,354	-	155	-	-	78	72	76	18	1,194		
Space	13,769	10,687	-	239	86	70	139	123	540	197	1,432		
Supplies	44,374	10,886	-	378	14	-	-	16	118	51	598		
Equipment	-	1,499	-	-	-	-	-	-	-	-	-		
Lease and maintenance of equipment	12,661	13,363	-	211	65	36	107	79	837	292	2,132		
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-		
Direct assistance	189,459	45,724	50,000	-	-	-	-	-	-	-	-		
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-		
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-		
Other costs	6,229	11,096	-	118	8	10	20	110	74	28	270		
Total program expenses	348,919	221,521	50,000	12,806	2,873	1,708	6,295	7,184	27,211	9,439	83,031		
Management and general	31,382	121,107	-	1,083	407	182	429	578	4,422	1,617	9,240		
<b>Total expenses</b>	<b>380,301</b>	<b>342,628</b>	<b>50,000</b>	<b>13,889</b>	<b>3,280</b>	<b>1,890</b>	<b>6,724</b>	<b>7,762</b>	<b>31,633</b>	<b>11,056</b>	<b>92,271</b>		
Change in net assets from operations	-	-	-	-	-	-	-	-	-	-	-		
Investment income	-	-	-	-	-	-	-	-	-	-	-		
<b>Change in net assets</b>	-	-	-	-	-	-	-	-	-	-	-		
Net assets, beginning of year	-	-	-	-	-	-	-	-	-	-	-		
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-		
<b>Net assets, end of year</b>	-	-	-	-	-	-	-	-	-	-	-		

FEDERAL PROGRAMS

	Department of Health & Human Services										
	Hardin Cty Dpt of JFS		Williams Cty Dept of JFS		Van Wert County		AFDC County		AFDC County		93.596 of JFS
	93.575	20,857	13,889	9,395	1,890	25,174	913	3,477,776	34,671	23,591	
	AFDC County (54)	AFDC Hardin County (55)	AFDC Williams County (56)	AFDC Van Wert County (57)	AFDC Van Wert County (58)	93.596 Subtotal	Early Head Start Training & Tech Assist 05CH011563-02 (59)	Head Start and Early Head Start 05CH011563-02 (60)	Head Start Training & Tech Assist 05CH011563-02 (61)	COVID-19 Head Start 05CH011563-02 (62)	
<b>REVENUES</b>											
Grant revenue	20,324	20,857	209,686	13,889	9,395	1,890	25,174	913	3,477,776	34,671	23,591
Donations	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	3,965	-	-
In-kind contributions	-	-	-	-	-	-	-	-	1,424,860	-	-
<b>Total revenues</b>	<b>20,324</b>	<b>20,857</b>	<b>209,686</b>	<b>13,889</b>	<b>9,395</b>	<b>1,890</b>	<b>25,174</b>	<b>913</b>	<b>4,906,601</b>	<b>34,671</b>	<b>23,591</b>
<b>EXPENSES</b>											
Personnel	14,530	15,902	170,149	11,635	7,658	1,574	20,867	-	2,468,218	-	-
Consultants/contractual	70	70	979	70	78	18	166	-	8,935	-	-
Travel	403	130	2,126	155	1	-	156	856	26,261	31,137	-
Space	265	213	3,304	239	251	70	560	-	163,917	-	-
Supplies	158	38	1,371	378	40	1	419	-	159,186	1,488	23,591
Equipment	-	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	725	461	4,945	211	186	36	433	-	96,401	-	-
Weatherization materials	-	-	-	-	-	-	-	-	-	-	-
Direct assistance	-	-	-	-	-	-	-	-	6,977	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	1,424,860	-	-
Other costs	6	25	669	118	17	10	145	57	163,265	2,046	-
Total program expenses	16,157	16,839	183,543	12,806	8,231	1,709	22,746	913	4,518,020	34,671	23,591
Management and general	4,167	4,018	26,143	1,083	1,164	181	2,428	-	388,581	-	-
<b>Total expenses</b>	<b>20,324</b>	<b>20,857</b>	<b>209,686</b>	<b>13,889</b>	<b>9,395</b>	<b>1,890</b>	<b>25,174</b>	<b>913</b>	<b>4,906,601</b>	<b>34,671</b>	<b>23,591</b>
Change in net assets from operations	-	-	-	-	-	-	-	-	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	-	-	-	-	-	-	-	-	-	-	-
Net assets, beginning of year	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-
<b>Net assets, end of year</b>	-	-	-	-	-	-	-	-	-	-	-

FEDERAL PROGRAMS  
 U.S. Department of Homeland Security

Dept. of Health & Human Services		Emergency Food & Shelter National Board										Total Federal Programs	
93.600		97.024											
COVID-19 / ARPA Head Start 05HE001329-02 (63)	93.600	COVID-19 EFSP Van Wert Co. ARPA-6878-00 (64)	COVID-19 EFSP Defiance Co. ARPA-6730-00 (65)	COVID-19 EFSP Paulding Co. ARPA-6834-00 (66)	COVID-19 EFSP Fulton Co. ARPA-6746-00 (67)	COVID-19 EFSP Henry Co. ARPA-6766-00 (68)	COVID-19 EFSP Williams Co. ARPA-6888-00 (69)	97.024 Subtotal	GAAP Accounting (70)				
Grant revenue	322,373	1,448	2,400	2,325	3,352	5,476	2,305	17,306	-	-	14,317,561		
Donations	-	-	-	-	-	-	-	-	-	-	-		
Interest income	-	-	-	-	-	-	-	-	-	-	-		
Program income	-	3,965	-	-	-	-	-	-	-	-	4,077		
In-kind contributions	-	1,424,860	-	-	-	-	-	-	-	(628,856)	805,948		
<b>Total revenues</b>	<b>322,373</b>	<b>1,448</b>	<b>2,400</b>	<b>2,325</b>	<b>3,352</b>	<b>5,476</b>	<b>2,305</b>	<b>17,306</b>	<b>(628,856)</b>	<b>(628,856)</b>	<b>15,127,586</b>		
<b>EXPENSES</b>													
Personnel	150,116	-	-	-	-	-	-	-	-	-	4,305,178		
Consultants/contractual	12,341	-	-	-	-	-	-	-	-	-	369,910		
Travel	-	58,254	-	-	-	-	-	-	-	-	95,553		
Space	4,327	168,244	-	-	-	-	-	-	(4,364)	-	267,373		
Supplies	113,629	297,894	-	-	-	-	-	-	-	-	808,735		
Equipment	-	-	-	-	-	-	-	-	(59,674)	-	(15,059)		
Lease and maintenance of equipment	-	96,401	-	-	-	-	-	-	-	-	167,966		
Weatherization materials	-	-	-	-	-	-	-	-	-	-	677,698		
Direct assistance	-	6,977	2,400	2,325	3,352	5,476	2,305	17,306	-	-	6,396,952		
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-		
In-kind expenses	-	1,424,860	-	-	-	-	-	-	(628,856)	-	805,948		
Other costs	41,960	207,328	-	-	-	-	-	-	158,842	-	458,841		
Total program expenses	322,373	4,899,568	2,400	2,325	3,352	5,476	2,305	17,306	(534,052)	(534,052)	14,339,095		
Management and general	-	388,581	-	-	-	-	-	-	-	-	914,938		
<b>Total expenses</b>	<b>322,373</b>	<b>5,288,149</b>	<b>2,400</b>	<b>2,325</b>	<b>3,352</b>	<b>5,476</b>	<b>2,305</b>	<b>17,306</b>	<b>(534,052)</b>	<b>(534,052)</b>	<b>15,254,033</b>		
Change in net assets from operations	-	-	-	-	-	-	-	-	(94,804)	(94,804)	(126,447)		
Investment income	-	-	-	-	-	-	-	-	-	-	-		
<b>Change in net assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(94,804)</b>	<b>(94,804)</b>	<b>(126,447)</b>		
Net assets, beginning of year	-	-	-	-	-	-	-	-	257,703	257,703	289,346		
Interfund transfers	-	-	-	-	-	-	-	-	-	-	-		
<b>Net assets, end of year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>162,899</b>	<b>162,899</b>	<b>162,899</b>		

STATE & LOCAL PROGRAMS

	PIPP Programs 22-PA-117 (71)	Housing Assistance Program S-R-19-6AQ-1 (72)	Housing Assistance Program S-R-21-6AQ-1 (73)	Supportive Housing Program S-Y-21-6AQ-1 (74)	Partnership in Assistance to the Homeless (75)	Partnership in Assistance to the Homeless (76)	AOOA Home Repair Program (77)	AOOA Emergency Home Repair Program (78)	AOOA Home Repair Program - Paulding Co. (79)	Early Childhood Education NOCAC 073387 (80)	Early Childhood Education NOCAC 073387 (81)
<b>REVENUES</b>											
Grant revenue	29,911	65,583	58,835	42,783	62,244	46,541	3,325	11,500	5,000	112,733	153,784
Donations	-	-	-	-	-	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-
<b>Total revenues</b>	<b>29,911</b>	<b>65,583</b>	<b>58,835</b>	<b>42,783</b>	<b>62,244</b>	<b>46,541</b>	<b>3,325</b>	<b>11,500</b>	<b>5,000</b>	<b>112,733</b>	<b>153,784</b>
<b>EXPENSES</b>											
Personnel	19,405	-	725	37,961	23,919	20,240	-	135	-	92,728	122,520
Consultants/contractual	-	29,015	25,947	233	-	-	1,165	8,072	3,334	140	231
Travel	-	-	(2)	251	-	340	-	-	-	1,183	1,700
Space	9,243	(3)	-	1,113	23,266	11,200	-	-	-	425	2,461
Supplies	-	-	-	164	(92)	2,246	-	-	-	1,540	2,324
Equipment	-	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	-	-	-	109	-	1,211	-	-	-	1,964	3,423
Weatherization materials	-	36,017	29,810	-	4,025	-	1,747	3,961	1,666	-	-
Direct assistance	-	-	-	-	(97)	35	-	-	-	-	25
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-
Other costs	-	-	-	303	1,428	1,701	-	-	-	1,137	1,440
Total program expenses	28,648	65,029	56,480	40,134	52,449	36,973	2,912	12,168	5,000	99,117	134,124
Management and general	1,263	554	2,355	2,649	9,795	9,568	86	-	-	13,616	19,660
<b>Total expenses</b>	<b>29,911</b>	<b>65,583</b>	<b>58,835</b>	<b>42,783</b>	<b>62,244</b>	<b>46,541</b>	<b>2,998</b>	<b>12,168</b>	<b>5,000</b>	<b>112,733</b>	<b>153,784</b>
Change in net assets from operations	-	-	-	-	-	-	327	(668)	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	-	-	-	-	-	-	<b>327</b>	<b>(668)</b>	-	-	-
Net assets, beginning of year	-	-	-	-	-	-	-	-	-	-	-
Interfund transfers	-	-	-	-	-	-	(327)	668	-	-	-
<b>Net assets, end of year</b>	-	-	-	-	-	-	-	-	-	-	-

STATE & LOCAL PROGRAMS

	Early Childhood Education Montpelier 40815 (82)	Early Childhood Education Montpelier 40815 (83)	Housewarming Program (84)	Housewarming Program (85)	United Way Summer Food Program (86)	United Way Williams County (87)	United Way Defiance County (88)	United Way Defiance County (89)	United Way Van Wert County (90)	United Way Van Wert County (91)	United Way Fulton County (92)
<b>REVENUES</b>											
Grant revenue	24,351	8,150	448	3,059	18,206	3,000	12,679	4,921	5,043	4,399	-
Donations	-	-	-	-	1,400	-	-	-	-	-	-
Interest income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-
<b>Total revenues</b>	<b>24,351</b>	<b>8,150</b>	<b>448</b>	<b>3,059</b>	<b>19,606</b>	<b>3,000</b>	<b>12,679</b>	<b>4,921</b>	<b>5,043</b>	<b>4,399</b>	<b>-</b>
<b>EXPENSES</b>											
Personnel	21,280	5,127	120	222	-	984	7,874	2,255	(14)	554	-
Consultants/contractual	-	-	-	-	-	-	-	-	-	-	-
Travel	157	91	-	-	-	-	-	-	26	-	-
Space	-	26	-	-	-	-	-	-	-	-	-
Supplies	80	6	24	-	19,606	340	2	339	287	204	-
Equipment	-	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	195	170	-	-	-	-	154	-	-	-	-
Weatherization materials	-	-	304	63	-	-	-	-	2,444	3,000	-
Direct assistance	-	-	-	-	-	-	-	-	-	-	-
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-
Other costs	6	2	-	-	-	1,676	80	904	2,300	641	-
Total program expenses	21,718	5,422	448	285	19,606	3,000	8,110	3,498	5,043	4,399	-
Management and general	2,633	2,728	-	-	-	-	-	-	-	-	-
<b>Total expenses</b>	<b>24,351</b>	<b>8,150</b>	<b>448</b>	<b>285</b>	<b>19,606</b>	<b>3,000</b>	<b>8,110</b>	<b>3,498</b>	<b>5,043</b>	<b>4,399</b>	<b>-</b>
Change in net assets from operations	-	-	-	2,774	-	-	4,569	1,423	-	-	-
Investment income	-	-	-	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,774</b>	<b>-</b>	<b>-</b>	<b>4,569</b>	<b>1,423</b>	<b>-</b>	<b>-</b>	<b>-</b>
Net assets, beginning of year	-	-	-	-	-	-	-	-	-	-	3,252
Interfund transfers	-	-	-	(2,774)	-	-	-	-	-	-	(3,252)
<b>Net assets, end of year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,569</b>	<b>1,423</b>	<b>-</b>	<b>-</b>	<b>-</b>

STATE & LOCAL PROGRAMS

	United Way Fulton County (93)	United Way Fulton County (94)	United Way Paulding County (95)	United Way Paulding County (96)	United Way Henry County (97)	Electric Partnership Program 22-EPP-14 (98)	Electric Partnership Program 21-EPP-14 (99)	Toledo Edison (100)	Toledo Edison (101)	Suburban Natural Gas (102)	Financial Empowerment (103)
<b>REVENUES</b>											
Grant revenue	-	9,000	1,000	584	-	100,594	82,245	94,368	100,073	4,410	4,852
Donations	-	-	-	-	-	-	-	-	-	-	5,000
Interest income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-
<b>Total revenues</b>	-	<b>9,000</b>	<b>1,000</b>	<b>584</b>	-	<b>100,594</b>	<b>82,245</b>	<b>94,368</b>	<b>100,073</b>	<b>4,410</b>	<b>9,852</b>
<b>EXPENSES</b>											
Personnel	-	1,419	(21)	525	-	36,665	42,666	4,697	1,557	77	-
Consultants/contractual	-	-	-	-	-	57	370	850	726	1,000	-
Travel	-	371	-	-	-	56	345	-	(328)	-	-
Space	-	-	-	-	-	841	845	3	-	-	-
Supplies	-	390	26	59	-	244	70	-	-	-	350
Equipment	-	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	-	-	-	-	-	695	454	-	-	-	-
Weatherization materials	-	-	-	-	-	57,011	42,180	83,201	63,180	2,235	-
Direct assistance	-	5,000	-	-	-	-	-	-	-	-	4,000
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-
Other costs	-	1,680	161	-	-	1,399	3,249	-	-	-	2,399
Total program expenses	-	8,860	166	584	-	96,968	90,179	88,751	65,135	3,312	6,749
Management and general	-	-	-	-	-	13,476	14,238	1,333	2,888	-	-
<b>Total expenses</b>	-	<b>8,860</b>	<b>166</b>	<b>584</b>	-	<b>110,444</b>	<b>104,417</b>	<b>90,084</b>	<b>68,023</b>	<b>3,312</b>	<b>6,749</b>
Change in net assets from operations	-	140	834	-	-	(9,850)	(22,172)	4,284	32,050	1,098	3,103
Investment income	-	-	-	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	-	<b>140</b>	<b>834</b>	-	-	<b>(9,850)</b>	<b>(22,172)</b>	<b>4,284</b>	<b>32,050</b>	<b>1,098</b>	<b>3,103</b>
Net assets, beginning of year	(2,786)	-	-	-	(3,850)	-	-	-	15,988	-	14,864
Interfund transfers	2,786	466	-	-	3,850	9,850	22,172	-	(48,038)	-	-
<b>Net assets, end of year</b>	-	<b>606</b>	<b>834</b>	-	-	-	-	<b>4,284</b>	-	<b>1,098</b>	<b>17,967</b>

STATE & LOCAL PROGRAMS

	NDIA - Digital Navigation (104)	Teach Arts Ohio (105)	Teach Arts Ohio (106)	LISC GM 48963-0004 (107)	LISC GM 48963-0005 (108)	LISC Digital Nav. 48963-0003 (109)	LISC Promedica (110)	Rent Smart (111)	Ready to Rent (112)	Housing Support (113)	State & Local Subtotal
<b>REVENUES</b>											
Grant revenue	11,906	1,800	10,800	55,000	59	14,759	78,856	2,722	-	7,404	1,256,927
Donations	-	-	-	-	-	-	-	-	2,500	4,000	12,900
Interest income	-	-	-	-	-	-	-	-	-	-	-
Program income	-	-	-	-	-	-	-	-	-	-	-
In-kind contributions	-	-	-	-	-	-	-	-	-	-	-
<b>Total revenues</b>	<b>11,906</b>	<b>1,800</b>	<b>10,800</b>	<b>55,000</b>	<b>59</b>	<b>14,759</b>	<b>78,856</b>	<b>2,722</b>	<b>2,500</b>	<b>11,404</b>	<b>1,269,827</b>
<b>EXPENSES</b>											
Personnel	9,683	-	-	32,892	-	2,824	66,666	-	-	2,861	558,546
Consultants/contractual	-	1,800	10,800	13,214	-	-	-	-	-	-	96,954
Travel	141	-	-	111	-	-	2,664	-	-	47	7,153
Space	-	-	-	732	-	-	-	-	-	-	50,152
Supplies	1,645	-	-	1,500	-	11,935	1,068	-	-	-	44,357
Equipment	-	-	-	-	-	-	-	-	-	-	-
Lease and maintenance of equipment	274	-	-	324	-	-	1,017	-	-	-	9,990
Weatherization materials	-	-	-	-	-	-	-	-	-	-	325,400
Direct assistance	-	-	-	469	59	-	606	2,722	-	-	18,263
Allowance for housing loans	-	-	-	-	-	-	-	-	-	-	-
In-kind expenses	-	-	-	-	-	-	-	-	-	-	-
Other costs	103	-	-	1,154	-	-	344	-	601	-	22,708
Total program expenses	11,846	1,800	10,800	50,396	59	14,759	72,365	2,722	601	2,908	1,133,523
Management and general	60	-	-	4,604	-	-	6,491	-	-	-	107,997
<b>Total expenses</b>	<b>11,906</b>	<b>1,800</b>	<b>10,800</b>	<b>55,000</b>	<b>59</b>	<b>14,759</b>	<b>78,856</b>	<b>2,722</b>	<b>601</b>	<b>2,908</b>	<b>1,241,520</b>
Change in net assets from operations	-	-	-	-	-	-	-	-	1,899	8,496	28,307
Investment income	-	-	-	-	-	-	-	-	-	-	-
<b>Change in net assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,899</b>	<b>8,496</b>	<b>28,307</b>
Net assets, beginning of year	-	-	-	-	-	-	-	-	-	29,742	57,210
Interfund transfers	-	-	-	-	-	-	-	-	-	-	(14,599)
<b>Net assets, end of year</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,899</b>	<b>38,238</b>	<b>70,918</b>



**DISCRETIONARY ACTIVITIES**

	BCI & Training Program (114)	Richland (115)	Housing Projects (116)	Unrestricted Programs (117)	Grant Funded Property and Equipment (118)	Emergency Payment Donations (119)	Discretionary Activities Total	Corporate Activities (120)
<b>REVENUES</b>								
Grant revenue	-	-	-	-	-	-	-	-
Donations	-	-	-	59,511	-	5,364	64,875	-
Interest income	-	-	224,219	-	-	-	224,219	-
Program income	30,974	37,254	-	693	-	-	68,921	34,845
In-kind contributions	-	-	-	-	-	-	-	-
<b>Total revenues</b>	<b>30,974</b>	<b>37,254</b>	<b>224,219</b>	<b>60,204</b>	<b>-</b>	<b>5,364</b>	<b>358,015</b>	<b>34,845</b>
<b>EXPENSES</b>								
Personnel	6,453	3,455	-	1,629	-	-	11,537	-
Consultants/contractual	-	1,368	-	531	-	-	1,899	-
Travel	180	174	-	7,086	-	-	7,440	-
Space	-	(2,489)	-	10,307	-	-	7,818	-
Supplies	133	367	-	10,880	-	-	11,380	-
Equipment	-	1,330	-	14,893	-	-	16,223	-
Lease and maintenance of equipment	-	833	-	515	-	-	1,348	-
Weatherization materials	-	-	-	-	-	-	-	-
Direct assistance	-	-	-	1,336	-	4,328	5,664	-
Allowance for housing loans	-	-	224,219	-	-	-	224,219	-
In-kind expenses	-	-	-	-	-	-	-	-
Other costs	-	-	-	-	-	-	-	-
	23,937	4,773	-	50,400	-	-	79,110	-
Total program expenses	30,703	9,811	224,219	97,577	-	4,328	366,638	-
Management and general	-	-	-	-	-	-	-	35,454
<b>Total expenses</b>	<b>30,703</b>	<b>9,811</b>	<b>224,219</b>	<b>97,577</b>	<b>-</b>	<b>4,328</b>	<b>366,638</b>	<b>35,454</b>
Change in net assets from operations	271	27,443	-	(37,373)	-	1,036	(8,623)	(609)
Investment income	-	-	-	(82,607)	-	-	(82,607)	-
<b>Change in net assets</b>	<b>271</b>	<b>27,443</b>	<b>-</b>	<b>(119,980)</b>	<b>-</b>	<b>1,036</b>	<b>(91,230)</b>	<b>(609)</b>
Net assets, beginning of year	-	178,682	-	1,681,276	457,800	15,552	2,333,310	384,367
Interfund transfers	(271)	-	-	14,870	-	-	14,599	-
<b>Net assets, end of year</b>	<b>-</b>	<b>206,125</b>	<b>-</b>	<b>1,576,166</b>	<b>457,800</b>	<b>16,588</b>	<b>2,256,679</b>	<b>383,758</b>

Northwestern Ohio Community Action Commission, Inc. and Subsidiary  
Schedule of Expenditures of Federal Awards  
Year Ended December 31, 2022

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	\$ 202,435
Summer Food Service Program for Children	10.559	State of Ohio, Dept. of Educ.	073387	27,279
State Administrative Matching Grants for the Supplemental Nutrition Assistance Program	10.561	Fulton County Job and Family Services	N/A	610
Total U.S. Department of Agriculture				<u>230,324</u>
<u>U.S. Department of Housing and Urban Development:</u>				
Community Development Block Grant/ Entitlement Grants	14.228	Ohio Department of Development	N-D-20-6AQ-1	98,796
Emergency Solutions Grant Program	14.231	Ohio Department of Development	N-L-21-6AQ-1 / S-L-21-6AQ-2	267,421
COVID-19 Emergency Solutions Grant Program	14.231	Ohio Department of Development	N-L-20-6AQ-4 / N-L-20-6AQ-5	185,208
		Total Federal Expenditures CFDA 14.231		<u>452,629</u>
Continuum of Care Program	14.267	U.S. Department of Housing and Urban Development	OH0532L5E072002 / OH0532L5E072103	263,097
Lower Income Housing Assistance Program - Section 8 Moderate Rehabilitation	14.856	Henry Metro Housing	OH12-K084-001	23,656
Total U.S. Department of Housing and Urban Development				<u>838,178</u>
<u>U.S. Department of Treasury:</u>				
COVID-19 Emergency Rental Assistance Program	21.023	Ohio Department of Development	CAA-HRG 2021-18 / ARPA-HRG 2022-18	4,373,845
COVID-19 Homeowner Assistance Fund	21.026	Ohio Housing Finance Agency	HAF-UAP	874,041
Total U.S. Department of Treasury				<u>5,247,886</u>
<u>U.S. Department of Energy:</u>				
Weatherization Assistance for Low- Income Persons	81.042	Ohio Department of Development	D21-113	207,903
Weatherization Assistance for Low- Income Persons	81.042	Ohio Department of Development	D22-113	259,587
Weatherization Assistance for Low- Income Persons	81.042	Ohio Department of Development	22-HR-113	20,000
		Total Federal Expenditures CFDA 81.042		<u>487,490</u>
Total U.S. Department of Energy				<u>487,490</u>
<u>U.S. Department of Health and Human Services:</u>				
TANF Cluster:				
Temporary Assistance for Needy Families	93.558	Defiance/Paulding Counties Consolidated JFS	N/A	27,880
Temporary Assistance for Needy Families	93.558	Williams County Job and Family Services	N/A	\$ 6,438

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, 2022

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	Van Wert County Job and Family Services	N/A	\$ 8,467
Temporary Assistance for Needy Families	93.558	Fulton County Job and Family Services	N/A	69,058
Temporary Assistance for Needy Families	93.558	Auglaize County Job and Family Services	N/A	13,524
Temporary Assistance for Needy Families	93.558	Coalition on Homelessness and Housing in Ohio	N/A	<u>17,776</u>
Total Federal Expenditures CFDA 93.558				<u>143,143</u>
Low Income Home Energy Assistance Program (Home Weatherization Assistance)	93.568	Ohio Department of Development	22-HE-113	240,468
Low Income Home Energy Assistance Program (Home Weatherization Assistance)	93.568	Ohio Department of Development	H21-113	214,175
Low Income Home Energy Assistance Program (Home Weatherization Assistance Enhancement)	96.568	Ohio Department of Development	22-HE-113	385,441
Low Income Home Energy Assistance Program (Home Weatherization Assistance Enhancement)	96.568	Ohio Department of Development	21-HE-113	348,351
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	2022-HA-117	305,339
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	2023-117	171,162
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	WCP-2022-117	265,679
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	WCP-2023-117	203,031
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	SCP-2022-117	256,442
Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	LIHWAP 2021-117	123,676
COVID-19 Low Income Home Energy Assistance Program	93.568	Ohio Department of Development	T/TA 2022-109	<u>4,000</u>
Total Federal Expenditures CFDA 93.568				<u>2,517,764</u>
COVID-19 Community Services Block Grant	93.569	Ohio Department of Development	2020-18	380,301
COVID-19 Community Services Block Grant	93.569	Ohio Community Action Training Organization	2020-18	50,000
Community Services Block Grant	93.569	Ohio Department of Development	2023-18	<u>342,628</u>
Total Federal Expenditures CFDA 93.569				<u>772,929</u>
CCDF Cluster:				
Child Care and Development Block Grant	93.575	Williams County Job and Family Services	N/A	13,889
Child Care and Development Block Grant	93.575	Van Wert County Job and Family Services	N/A	5,170
Child Care and Development Block Grant	93.575	Auglaize County Job and Family Services	N/A	14,486
Child Care and Development Block Grant	93.575	Defiance/Paulding Counties Consolidated JFS	N/A	42,689
Child Care and Development Block Grant	93.575	Hancock County Job and Family Services	N/A	\$ 92,271

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, 2022

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>				
CCDF Cluster (Continued):				
Child Care and Development Block Grant	93.575	Hardin County Job and Family Services	N/A	\$ <u>41,181</u>
		Total Federal Expenditures CFDA 93.575		<u>209,686</u>
Child Care Mandatory and Matching Funds of the Child Care and Development Block Grant	93.596	Williams County Job and Family Services	N/A	13,889
Child Care Mandatory and Matching Funds of the Child Care and Development Block Grant	93.596	Van Wert County Job and Family Services	N/A	<u>11,285</u>
		Total Federal Expenditures CFDA 93.596		<u>25,174</u>
Head Start	93.600	U.S. Dept. of Health and Human Services	05CH011563-02	3,513,360
COVID-19 Head Start	93.600	U.S. Dept. of Health and Human Services	05CH011563-02 / 05HE001329-02	<u>345,964</u>
		Total Federal Expenditures CFDA 93.600		<u>3,859,324</u>
Total U.S. Department of Health and Human Services				<u><b>7,502,846</b></u>
<u>U.S. Department of Homeland Security:</u>				
Emergency Food and Shelter National Board Program (EFSP)				
COVID-19 EFSP Van Wert County	97.024	Emergency Food and Shelter National Board Program	ARPA-6878-00	1,448
COVID-19 EFSP Defiance County	97.024	Emergency Food and Shelter National Board Program	ARPA-6730-00	2,400
EFSP Paulding County	97.024	Emergency Food and Shelter National Board Program	39-6834-00	2,325
COVID-19 EFSP Fulton County	97.024	Emergency Food and Shelter National Board Program	39-6746-00	3,352
EFSP Henry County	97.024	Emergency Food and Shelter National Board Program	39-6766-00	5,476
Covid-19 EFSP Williams County	97.024	Emergency Food and Shelter National Board Program	39-6888-00	<u>2,305</u>
		Total Federal Expenditures CFDA 97.024		<u>17,306</u>
Total U.S. Department of Homeland Security				<u><b>17,306</b></u>
Total Expenditures of Federal Awards				\$ <u><b>14,349,204</b></u>

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

**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, 2022. 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, 2022

Ref. No.	Program	Funding Source	Reporting Period
<b>FEDERAL PROGRAMS</b>			
(1)	Child Care Food Program	Ohio Department of Education	10/01/22 - 09/30/23
(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	06/01/22 - 08/31/22
(4)	Food Assistance Employment & Training 2022	Fulton County Dept. Job & Fam Serv.	01/01/22 - 12/31/22
(5)	Community Development Block Grant N-D-20-6AQ-1	Ohio Development Services Agency	01/01/21 - 06/30/22
(6)	Emergency Solutions Grant S-L-21-6AQ-2	Ohio Development Services Agency	01/01/22 - 12/31/23
(7)	Emergency Solutions Grant N-L-21-6AQ-1	Ohio Development Services Agency	01/01/22 - 05/31/23
(8)	COVID-19 Homeless Crisis Response Program	Ohio Development Services Agency	06/23/20 - 09/30/23
(9)	COVID-19 Emergency Solutions Grant N-L-20-6AQ-4	Ohio Development Services Agency	06/23/20 - 09/30/23
(10)	Continuum of Care OH0532L5E072002	U.S. Dept. of Housing & Urban Devlp.	12/01/21 - 11/30/22
(11)	Continuum of Care OH0532L5E072103	U.S. Dept. of Housing & Urban Devlp.	12/01/22 - 11/30/23
(12)	Richland Place	Henry Metropolitan Housing Authority	01/01/22 - 12/31/22
(13)	Consolidated Appropriations Act - Home Relief Grant	Ohio Development Services Agency	03/13/20 - 09/30/22
(14)	American Rescue Plan Act - Home Relief Grant	Ohio Development Services Agency	08/01/22 - 09/30/25
(15)	Utilities Assistance Plus	Ohio Housing Finance Agency	09/01/21 - 12/31/23
(16)	Weatherization Assistance Program D22-113	Ohio Development Services Agency	07/01/22 - 06/30/23
(17)	Weatherization Assistance Program D21-113	Ohio Development Services Agency	07/01/21 - 06/30/22
(18)	Weatherization Readiness Fund 22-HR-113	Ohio Development Services Agency	07/01/22 - 06/30/23
(19)	Housing Coordination Services	Williams County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(20)	Housing Coordination Services	Williams County Dept. Job & Fam Serv.	07/01/22 - 06/30/23
(21)	Housing Coordination Services	Van Wert County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(22)	Housing Coordination Services	Van Wert County Dept. Job & Fam Serv.	10/01/22 - 09/30/23
(23)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(24)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/21 - 09/30/22
(25)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/22 - 09/30/23
(26)	Housing Coordination Services	Defiance/Paulding Counties Cons. JFS	10/01/22 - 09/30/23
(27)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/22 - 06/30/23
(28)	Housing Coordination Services	Fulton County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(29)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/22 - 06/30/23
(30)	AFDC Fulton County	Fulton County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(31)	TANF Housing Now	COHHIO	07/01/21 - 06/30/22
(32)	Home Weatherization Assistance 22-HE-113	Ohio Development Services Agency	07/01/22 - 06/30/23
(33)	Home Weatherization Assistance H21-113	Ohio Development Services Agency	07/01/21 - 06/30/22
(34)	Home Weatherization Assistance Enhn. 22-HE-113	Ohio Development Services Agency	07/01/22 - 06/30/23
(35)	Home Weatherization Assistance Enhn. 21-HE-113	Ohio Development Services Agency	07/01/21 - 06/30/22
(36)	HEAP Administration 2023-117	Ohio Development Services Agency	09/01/22 - 08/31/23
(37)	HEAP Administration 22-HA-117	Ohio Development Services Agency	09/01/21 - 08/31/22
(38)	HEAP Emergency WCP-2023-217	Ohio Development Services Agency	11/01/22 - 03/31/23
(39)	HEAP Emergency 22-HE-217	Ohio Development Services Agency	11/01/21 - 03/31/22
(40)	HEAP Crisis Cooling SCP-2022-217	Ohio Development Services Agency	07/01/22 - 09/30/22
(41)	LIHWAP Emergency 2021-117	Ohio Development Services Agency	10/01/21 - 09/30/23
(42)	COVID-19 Training & Technical Asst. 2022-109	Ohio Development Services Agency	09/01/22 - 09/30/22
(43)	COVID-19 CSBG CARES 2020-18	Ohio Development Services Agency	03/27/20 - 09/30/22
(44)	CSBG 2023-18	Ohio Development Services Agency	01/01/22 - 12/31/23
(45)	COVID-19 CSBG CARES 2020-18	Ohio Community Action Training Org.	08/01/22 - 09/30/22
(46)	AFDC Williams County	Williams County Dept. Job & Fam Serv.	01/01/22 - 12/31/22
(47)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(48)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	10/01/22 - 09/30/23
(49)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/22 - 09/30/23
(50)	AFDC Auglaize County	Auglaize County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(51)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/21 - 09/30/22
(52)	AFDC Defiance/Paulding Counties	Defiance/Paulding Counties Cons. JFS	10/01/22 - 09/30/23
(53)	AFDC Hancock County	Hancock County Dept. Job & Fam Serv.	01/01/22 - 12/31/22
(54)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/22 - 06/30/23
(55)	AFDC Hardin County	Hardin County Dept. Job & Fam Serv.	07/01/21 - 06/30/22
(56)	AFDC Williams County	Williams County Dept. Job & Fam Serv.	01/01/22 - 12/31/22

Ref. No.	Program	Funding Source	Reporting Period
(57)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	10/01/21 - 09/30/22
(58)	AFDC Van Wert County	Van Wert County Dept. Job & Fam Serv.	10/01/22 - 09/30/23
(59)	Early Head Start Training & Tech Asst. 05CH011563-02	U.S. Dept. of Health & Human Services	01/01/22 - 12/31/22
(60)	Head Start and Early Head Start 05CH011563-02	U.S. Dept. of Health & Human Services	01/01/22 - 12/31/22
(61)	Head Start Training & Tech Asst. 05CH011563-02	U.S. Dept. of Health & Human Services	01/01/22 - 12/31/22
(62)	COVID-19 Head Start 05CH011563-02	U.S. Dept. of Health & Human Services	01/01/22 - 12/31/22
(63)	COVID-19 / ARPA Head Start 05HE001329-02	U.S. Dept. of Health & Human Services	04/01/21 - 03/31/23
(64)	COVID-19 EFSP Van Wert County ARPA-6878-00	Emergy. Food & Shelter Nat. Brd. Prgm.	11/01/21 - 04/30/23
(65)	COVID-19 EFSP Defiance County ARPA-6730-00	Emergy. Food & Shelter Nat. Brd. Prgm.	11/01/21 - 04/30/23
(66)	EFSP Paulding County 39-6834-00	Emergy. Food & Shelter Nat. Brd. Prgm.	11/01/21 - 04/30/23
(67)	COVID-19 EFSP Fulton County 39-6746-00	Emergy. Food & Shelter Nat. Brd. Prgm.	11/01/21 - 04/30/23
(68)	EFSP Henry County 39-6766-00	Emergy. Food & Shelter Nat. Brd. Prgm.	11/01/21 - 04/30/23
(69)	COVID-19 EFSP Williams County 39-6888-00	Emergy. Food & Shelter Nat. Brd. Prgm.	11/01/21 - 04/30/23
<b>GENERALLY ACCEPTED ACCOUNTING PRINCIPLES (GAAP) ADJUSTMENTS</b>			
(70)	GAAP Accounting	Various	01/01/22 - 12/31/22
<b>STATE AND LOCAL PROGRAMS</b>			
(71)	PIPP Program 22-PA-117	Ohio Development Services Agency	01/01/22 - 12/31/22
(72)	Housing Assistance Program S-R-19-6AQ-1	Ohio Development Services Agency	03/01/20 - 02/28/22
(73)	Housing Assistance Program S-R-21-6AQ-1	Ohio Development Services Agency	03/01/22 - 02/28/24
(74)	Supportive Housing Program S-Y-21-6AQ-1	Ohio Development Services Agency	01/01/22 - 12/31/23
(75)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/22 - 06/30/23
(76)	Partnership in Assistance to the Homeless	Four County ADAMHS Board	07/01/21 - 06/30/22
(77)	Home Repair Program	Area Office on Aging of NW Ohio Inc.	01/01/22 - 12/31/22
(78)	Emergency Home Repair Program	Area Office on Aging of NW Ohio Inc.	01/01/22 - 12/31/22
(79)	Emergency Home Repair Program	Area Office on Aging of NW Ohio Inc.	04/01/22 - 12/31/23
(80)	Early Childhood Education #073387	Ohio Department of Education	07/01/21 - 06/30/22
(81)	Early Childhood Education #073387	Ohio Department of Education	07/01/22 - 06/30/23
(82)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/22 - 06/30/23
(83)	Early Childhood Education #40815	Montpelier Exempted Village Schools/ODE	07/01/21 - 06/30/22
(84)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/22 - 06/30/23
(85)	Housewarming Program	Cleveland Housing Network, Inc.	07/01/21 - 06/30/22
(86)	United Way Summer Food Program	United Way of Defiance / Fulton Paulding / Williams Counties	01/01/22 - 12/31/22
(87)	United Way Williams County	United Way of Williams County	01/01/22 - 12/31/22
(88)	United Way Defiance County	United Way of Defiance County	07/01/22 - 06/30/23
(89)	United Way Defiance County	United Way of Defiance County	07/01/21 - 06/30/22
(90)	United Way Van Wert County	United Way of Van Wert County	07/01/22 - 06/30/23
(91)	United Way Van Wert County	United Way of Van Wert County	07/01/21 - 06/30/22
(92)	United Way Fulton County	United Way of Fulton County	01/01/20 - 12/31/20
(93)	United Way Fulton County	United Way of Fulton County	01/01/21 - 12/31/21
(94)	United Way Fulton County	United Way of Fulton County	01/01/22 - 12/31/22
(95)	United Way Paulding County	United Way of Paulding County	07/01/22 - 06/30/23
(96)	United Way Paulding County	United Way of Paulding County	07/01/21 - 06/30/22
(97)	United Way Henry County	United Way of Henry County	01/01/21 - 12/31/21
(98)	Electric Partnership Program 22-EPP-14	American Electric Power / First Energy	07/01/22 - 06/30/23
(99)	Electric Partnership Program 21-EPP-14	American Electric Power / First Energy	07/01/21 - 06/30/22
(100)	Toledo Edison Energy Program	Toledo Edison Company	06/01/22 - 05/31/23
(101)	Toledo Edison Energy Program	Toledo Edison Company	06/01/21 - 05/31/22
(102)	Suburban Natural Gas	Suburban Natural Gas	07/01/22 - 06/30/23
(103)	Financial Empowerment	Private Donors	01/01/22 - 12/31/22
(104)	NDIA - Digital Navigation	National Digital Inclusion Alliance	08/31/22 - 08/31/25
(105)	Teach Arts Ohio	Ohio Arts Council	08/24/20 - 05/20/21
(106)	Teach Arts Ohio	Ohio Arts Council	08/09/21 - 05/02/22

Northwestern Ohio Community Action Commission, Inc. and Subsidiary  
List of Programs (Continued)  
Year Ended December 31, 2022

Ref. No.	Program	Funding Source	Reporting Period
(107)	LISC 48963-0004	Local Initiatives Support Corporation	10/01/21 - 09/30/22
(108)	LISC 48963-0005	Local Initiatives Support Corporation	12/01/22 - 08/31/23
(109)	LISC 48963-0003	Local Initiatives Support Corporation	07/01/21 - 04/30/22
(110)	LISC Promedica	Promedica	08/01/20 - 12/31/22
(111)	Rent Smart	Private Donors	11/02/20 - 12/31/22
(112)	Ready to Rent	Private Donors	01/01/22 - 12/31/22
(113)	Housing Support	Bryan Cmty Apts/Clay Meadows/Clinton Cir.	01/01/22 - 12/31/22
<b>DISCRETIONARY ACTIVITIES</b>			
(114)	BCI & Training Program	Various	01/01/22 - 12/31/22
(115)	Richland Place	Various	01/01/22 - 12/31/22
(116)	Housing Projects	Various	01/01/22 - 12/31/22
(117)	Unrestricted Programs	Various	01/01/22 - 12/31/22
(118)	Grant Funded Property and Equipment	Various	01/01/22 - 12/31/22
(119)	Emergency Payment Donations	Various	01/01/22 - 12/31/22
(120)	Corporate Activities	Various	01/01/22 - 12/31/22



**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 non-profit organization) which comprise the consolidated statement of financial position as of December 31, 2022, 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 September 8, 2023.

**Report on Internal Control Over Financial Reporting**

In planning and performing our audit of the consolidated 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  
September 8, 2023

## **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, 2022. 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, 2022.

#### ***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  
September 8, 2023

**Summary of Auditors' Results**

***Financial Statements***

Type of auditors' 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 auditors' 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
93.568	Low-Income Home Energy Assistance Program
21.026	COVID-19 - Homeowner Assistance Fund Program
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 consolidated financial statements.

**Federal Award Findings and Questioned Costs**

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

**Prior Year Findings**

None reported